Ministry of Financial Institutions
Ontario

Report of the Registrar
Business of 1985

Loan and Trust Corporations' Statements

being
Abstracts from Financial Statements
filed by
Loan Corporations and Trust Companies
for the year ended December 31, 1985

Note:
Section 173 of the Loan and Trust Corporations Act (Revised Statutes of Ontario, 1980, Chapter 249) provides as follows:-

173.-(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled, make, print, publish, circulate, authorize or be a party or privy to the making, printing, publishing or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation or of the truth or accuracy of the statement in any particular.

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Ministry of Financial Institutions
Ontario

To: The Honourable Monte Kwinter, M.P.P.
Minister of Financial Institutions

Sir:

As required by the Loan and Trust Corporations Act, I submit the Eighty-Ninth Annual Report of the Registrar of Loan and Trust Corporations. It shows the particulars of the business of each loan corporation and trust company registered and conducting business in Ontario during 1985 as ascertained from the annual and other returns and from inspections and inquiries made.

All dollar amounts shown in this report have been rounded to the nearest thousand dollars. The officers and directors shown are those reported per the 1985 annual statement.

Unchanged from the 1984 Report, control of the following three Ontario incorporated trust companies:

Crown Trust Company
Greymac Trust Company and
Seaway Trust Company

remains with the Province of Ontario.

The C.C.B. Mortgage Investment Corporation, Morgan Trust Company of Canada and Seaway Mortgage Corporation, all of which are federally incorporated failed to provide us with audited financial statements.

The Supreme Court of Ontario has issued orders directing that London Loan Limited, Ontario incorporated, and Continental Trust Company, federally incorporated, be wound up.

The financial data for the foregoing eight companies has been omitted from this report as it was not available at the time of preparation.

New registrations, amalgamations, withdrawals and name changes

Loan Corporations:
New Registrations during 1985
(1) Guardcor Loan Company.

Amalgamations during 1985
(1) Canada Permanent Mortgage Corporation, federally incorporated, amalgamated with Canada Trustco Mortgage Company to form Canada Trustco Mortgage Company on December 31, 1985.
(2) Termguard Savings & Loan Company, Ontario incorporated, amalgamated with Counsel Trust Company to form Counsel Trust Company.

Withdrawals during 1985
(1) Greymac Mortgage Corporation.

Name Changes during 1985
(1) Fidmor Mortgage Investors Corporation changed its name to Security Home Mortgage Investment Corporation.

Trust Corporations:
New Registrations during 1985
(1) Nova Scotia Savings & Trust Company.

Amalgamations during 1985
(1) Canada Permanent Trust Company, federally incorporated, amalgamated with The Canada Trust Company to form The Canada Trust Company on December 31, 1985.

Withdrawals during 1985
(1) Western Capital Trust Company.
(2) Continental Trust Company.

Name Changes during 1985
(1) French version of Coronet Trust Company, Compagnie Trust Coronet added.
(2) Eaton Bay Trust Company changed its name to Eaton Trust Company.
(3) The Interior Trust Company changed its name to The Mutual Trust Company.
(4) The National Victoria and Grey Trust Company changed its name to National Trust Company.

Summary of corporations registered in the Province of Ontario

	December 31,						
	1985	1984	1983	1982	1981	1980	1975
Ontario Loan	7	8	8	8	9	9	8
Ontario Trust	19	19	20	20	19	20	14
Other-Provincial Loan	2	2	2	2	3	3	4
Other-Provincial Trust	12	12	12	13	15	15	10
Canada Loan	25	25	26	24	22	21	15
Canada Trust	26	27	25	25	23	23	14
TOTAL REGISTERED	91	93	93	92	91	91	65
Loan Corporations	34	35	36	34	34	33	27
Trust Companies	57	58	57	58	57	58	38

Review of 1985 Business

Loan Corporations

Total assets of registered loan corporations amounted to $61,214 million, an increase of $8,957 million, or 17.1%, over 1984 and $16,786 million above the 1983 figure. These assets were invested in the following manner:

(000 Omitted)

	1985		1984		1983	
	Book Value	% of Total Assets	Book Value	% of Total Assets	Book Value	% of Total Assets
	$		$		$	
Mortgages	47,395,268	77.4	38,871,620	74.4	33,645,484	76.2
Bonds	2,627,210	4.3	3,754,734	7.2	3,651,310	8.2
Stocks	675,186	1.1	644,862	1.2	211,795	0.5
Collateral and Commercial Loans	2,271,392	3.7	3,120,908	6.0	1,747,187	3.9
Cash and Short Term Deposits	4,323,431	7.1	3,615,094	6.9	2,921,488	6.6
Other Assets	3,921,470	6.4	2,249,296	4.3	2,050,702	4.6
Total Assets	61,213,957	100.0	52,256,514	100.0	44,427,966	100.0

Accrued interest and dividends on mortgages, bonds, stocks, and collateral loans are included in "Other Assets".

The following table shows the public liability of registered loan corporations:

(000 Omitted)

Year	Demand Deposits and Debentures	Change from Previous Year	Term Deposits and Debentures	Change from Previous Year	Total	Change from Previous Year
	$	%	$	%	$	%
1970	505,986	(0.5)	1,913,522	33.6	2,419,508	24.6
1975	796,409	(0.7)	4,433,833	12.0	5,230,242	9.9
1980	2,484,568	53.0	11,341,766	35.4	13,826,334	38.2
1981	3,390,699	36.5	17,826,504	57.2	21,217,203	53.5
1982	3,661,191	8.0	24,025,282	34.8	27,686,473	30.5
1983	6,544,064	78.7	30,241,691	25.9	36,785,755	32.9
1984	4,694,970	(28.3)	39,067,247	29.2	43,762,217	19.0
1985	6,842,907	45.7	43,600,685	11.6	50,443,592	15.3

Note: *Figures do not include accrued interest.*

Trust Companies

Exclusive of amounts held for estates, trusts and agencies, the combined Company and Guaranteed Fund Assets of registered companies at the end of 1985 amounted to $50,550 million, an increase of $4,789 million, or 10.5%, over the 1984 figures of $45,761 million. The combined total in 1983 amounted to $41,577 million.

Total assets of company and guaranteed funds were invested as follows:

(000 Omitted)

	1985		1984		1983	
	Book Value	% of Total Assets	Book Value	% of Total Assets	Book Value	% of Total Assets
	$		$		$	
Mortgages	30,101,886	59.6	27,078,548	59.2	25,372,643	61.0
Bonds	3,487,252	6.9	4,483,718	9.8	4,174,618	10.0
Stocks	3,448,607	6.8	3,070,755	6.7	2,277,305	5.5
Collateral and Commercial Loans	4,541,953	9.0	2,034,153	4.4	2,202,410	5.3
Cash and Short Term Deposits	5,171,726	10.2	4,534,777	9.9	4,174,982	10.0
Other Assets	3,798,263	7.5	4,558,679	10.0	3,375,176	8.2
Total Assets	50,549,687	100.0	45,760,630	100.0	41,577,134	100.0

Accrued interest and dividends on mortgages, bonds, stocks and collateral loans are included in "Other Assets".

The following table shows monies received for guaranteed investment by trust companies:

(000 Omitted)

Year	Demand Deposits and Certificates	Change from Previous Year	Term Deposits and Certificates	Change from Previous Year	Total	Change from Previous Year
	$	%	$	%	$	%
1970	1,352,442	6.2	3,991,726	16.4	5,344,168	13.6
1975	3,201,580	30.1	9,334,063	17.3	12,535,643	20.3
1980	7,649,352	16.2	22,471,799	13.7	30,121,151	14.3
1981	7,881,866	3.0	24,980,829	11.2	32,862,695	9.1
1982	8,821,207	11.9	24,354,499	(2.5)	33,175,706	0.9
1983	9,608,304	8.9	27,087,225	11.2	36,695,529	10.6
1984	9,836,367	2.4	30,566,285	12.8	40,402,652	10.1
1985	10,432,475	6.1	33,930,765	11.0	44,363,240	9.8

Note: *Figures do not include accrued interest.*

Loan and Trust Corporations Combined

The two schedules that follow disclose the combined assets and public liability of registered loan and trust corporations.

The combined assets of registered loan and trust corporations at the end of 1985 amounted to $111,764 million, an increase of $13,747 million or 14.0% over the 1984 figures of $98,017 million.

The combined public liability of registered loan and trust corporations, consisting of demand deposits held by both loan and trust corporations, debentures payable by loan corporations and guaranteed investment certificates issued by trust companies, amounted to $94,807 million compared with $84,165 million a year earlier, an increase of 12.6%.

Assets	(000 Omitted)					
	1985		1984		1983	
	Book Value	% of Total Assets	Book Value	% of Total Assets	Book Value	% of Total Assets
	$		$		$	
Mortgages	77,497,154	69.3	65,950,168	67.3	59,218,127	68.9
Bonds	6,114,462	5.5	8,238,452	8.4	7,825,928	9.1
Stocks	4,123,793	3.7	3,715,617	3.8	2,489,100	2.9
Collateral and Commercial Loans	6,813,345	6.1	5,155,061	5.3	3,949,597	4.6
Cash and Short Term Deposits	9,495,157	8.5	8,149,871	8.3	7,096,470	8.2
Other Assets	7,719,733	6.9	6,807,975	6.9	5,425,878	6.3
Total Assets	111,763,644	100.0	98,017,144	100.0	86,005,100	100.0

Accrued interest and dividends on mortgages, bonds, stocks and collateral loans are included in "Other Assets".

Public Liabilities	(000 Omitted)					
Year	Demand Deposits and Certificates/ Debentures	Change from Previous Year	Term Deposits and Certificates/ Debentures	Change from Previous Year	Total	Change from Previous Year
	$	%	$	%	$	%
1970	1,858,428	(1.7)	5,905,248	24.2	7,763,676	16.8
1975	3,997,989	22.5	13,767,896	15.6	17,765,885	17.1
1980	10,133,919	23.5	33,813,565	20.1	43,947,484	20.9
1981	11,272,565	11.2	42,807,333	26.6	54,079,898	23.1
1982	12,482,398	10.7	48,379,781	13.0	60,862,179	12.5
1983	16,152,368	29.4	57,328,916	18.5	73,481,284	20.7
1984	14,531,337	(10.0)	69,633,532	21.5	84,164,869	14.5
1985	17,275,382	18.9	77,531,450	11.3	94,806,832	12.6

Deposit Insurance

All loan and trust corporations registered to accept deposits in the Province of Ontario have these deposits insured.

Mortgage Loans

During 1985, registered loan and trust corporations increased their investments in mortgage loans by $11,547 million to a total of $77,497 million, an increase of 17.5% over the previous year. The percentage of total assets invested in mortgages by loan corporations was 77.4% in 1985 compared with 74.4% in 1984 and 76.2% in 1983. Mortgage investments by trust companies in 1985 was 59.6% of total assets compared with 59.2% in 1984 and 61.0% in 1983. Mortgages, as a percentage of total assets for loan and trust corporations combined, were 69.3% in 1985 compared with 67.3% in 1984.

Bonds and Debentures

Total bond holdings of registered loan and trust corporations combined amounted to $6,114 million compared with $8,238 million in 1984 and $7,826 million in 1983. Total bonds (excluding accrued interest) of all classes represent 5.5% of total assets in 1985, compared with 8.4% in 1984 and 9.1% in 1983.

Stocks

Total stock holdings of registered loan and trust corporations combined amounted to $4,124 million compared with $3,716 million in 1984 and $2,489 million in 1983. Stock holdings of all classes represented 3.7% of total assets in 1985, compared with 3.8% in 1984 and 2.9% in 1983.

Estates, Trusts and Agency Funds

Total assets under administration reported by all registered trust companies increased in 1985 by $24,181 million to $158,049 million, an increase of 18.1% over the previous year.

The following table shows assets under administration by trust companies:

	(000 Omitted)		
Year	Total Assets	Year	Total Assets
	$		$
1970	21,986,464	1982	89,354,183
1975	32,331,506	1983	111,832,489
1980	60,732,001	1984	133,868,485
1981	65,929,391	1985	158,049,019

Liquidity Position

The percentage of liquid securities held by registered loan and trust corporations, other than loan corporations designated as mortgage investment companies, to obligations maturing within 100 days was 39.0% on December 31, 1985 compared with 37.2% on December 31, 1984.

Investments available to meet the mortgage commitments and debts maturing within twelve months of loan corporations designated as mortgage investment companies were 140.3% of the cash requirements. The Act requires a minimum of 100%. As the basis of calculating the liquidity position differs substantially from that used for other loan and trust corporations the liquidity position of this type of company is disclosed separately.

Earnings and Dividends

The financial schedules included in this report disclose that the industry experienced a 55.2% increase in earnings during 1985, with net income after tax amounting to $647 million compared with $417 million in 1984. Dividends declared increased by 33.1% to $414 million compared with $311 million in 1984.

J.J. Wilbee
Registrar of Loan and Trust Corporations

I

LOAN CORPORATIONS

BANK OF AMERICA CANADA MORTGAGE CORPORATION

Head Office: Toronto, Ontario
Federally chartered under Loan Companies Act (Canada) 1983. Commenced business in Ontario 1983.
Officers: Chairman of the Board and President, W.W. Wilson; Vice-President and Treasurer, M.A. Bastian; Vice-President and Secretary, M.D. Patrick
Directors: M.A. Bastian, M.M. Kosich, R.A. Lashmar, M.D. Patrick, W.W. Wilson
Auditors: Ernst & Whinney, Clarkson Gordon
Capital Stock: Authorized 400,000 common shares of $100 par value – $40,000,000, of which 250,130 have been issued for $25,013,000 and 100,000 preferred shares of $100 par value – $10,000,000, of which 40,000 have been issued for $4,000,000.
Fiscal Year: December 31.

BANK OF MONTREAL MORTGAGE CORPORATION

Head Office: Calgary, Alberta
Incorporated under the Ontario Corporations Act as First Canadian Investments Limited in 1970. Commenced business in Ontario 1981.
Officers: President, T.R. Alton; Secretary, R. Muir; Treasurer, H.A. Erian
Directors: T.R. Alton, M.W. Barrett, G.D. Birks, A. Bureau, H.E. Drew, I.C. Ferrier, R. Giroux, A.G. McNally, D. Munford, G.L. Reuber, S.M. Treat
Chief Agent in Ontario: R.S. Paling, 18th Floor, First Canadian Place, Toronto
Auditors: Peat, Marwick, Mitchell & Co., Coopers & Lybrand
Capital Stock: Authorized 650,000 preferred shares of $100 par value – $65,000,000, of which 539,976 have been issued for $53,997,600 and 300,000,000 common shares of $1 par value, of which 231,002,000 have been issued for $231,002,000.
Fiscal Year: December 31.

CANADA PERMANENT MORTGAGE CORPORATION

Head Office: Toronto, Ontario
Federally incorporated 1899 as the Canada Permanent and Western Canada Mortgage Corporation to acquire the assets and business of Canada Permanent Loan and Savings Company (incorporated 1855), The Western Canada Loan and Savings Company (incorporated 1859), and London and Ontario Investment Company (incorporated 1876). Name changed to Canada Permanent Mortgage Corporation in 1903. Commenced business in Ontario 1855.
Officers: Chairman, C.E.O. and President, J.A.C. Hilliker; Secretary, H.J. Riva; Vice-President Finance, S.A. Lindsay
Directors: R.D. Armstrong, R.L. Beaulieu, A.L. Campbell, J.H.C. Clarry, E.F. Crease, R.C. Dowsett, J.A.C. Hilliker, P.D. Lewis, J.W. Lindsay, A.A. MacNaughton, D.F. Miller, J.F. Perrett, W.P. Pigott, R. Stollery, R.J. Turner, R.D. Wilson
Auditors: Coopers & Lybrand
Capital Stock: Authorized 40,000,000 common shares of $1 par value – $40,000,000 and 9,000,000 preferred shares $20 par value – $180,000,000, of which 20,929,600 common shares have been issued for $20,929,600 and 3,154,551.25 preferred shares issued for $63,091,025.
Fiscal Year: December 31.

CANADA TRUSTCO MORTGAGE COMPANY

Head Office: London, Ontario
Incorporated in Upper Canada 1864 as The Huron and Erie Savings & Loan Society. Name changed by Federal Act 1875 to The Huron & Erie Loan & Savings Company. Name changed to The Huron & Erie Mortgage Corporation in 1915 and to Canada Trustco Mortgage in 1976. Commenced business in Ontario 1864.
Officers: Chairman of the Board, A.H. Mingay; President, M.L. Lahn; Executive Vice-Presidents, P.C. Maurice, J.D. Richardson, J.H. Speake; Senior Vice-Presidents, G.L. Purcell, L.P. Sauve; Secretary, J.A. Whaley; Comptroller, J.L. Doran
Directors: J.W. Adams, A.E. Barron, S.I. Bata, R.P. Bratty, J.B. Cronyn, F.W. Dakin, G.H. Dobbie, G.H. Emerson, E.F. Findlay, R. Gardhouse, B.I. Ghert, D.M. Goldie, W.H. Hemphill, J.T. Hill, P.J. Hill, B.M. Ivey, M.L. Lahn, T.F.G. Lawson, A.A. MacNaughton, F.T. Metcalf, A.H. Mingay, K.G. Murray, D.H. Parkinson, J.W. Pitts, R.W. Stevens, J.D. Stevenson, R.J. Turner, P.G. White
Auditors: Thorne Riddell
Capital Stock: Authorized 40,000,000 common shares of $1 par value – $40,000,000 and 9,268,563 cumulative redeemable preferred issuable in series of $20 par value – $185,371,260, of which 26,767,230 common shares for $26,767,230 and 1,750,000 preferred shares (series G) for $35,000,000 have been issued.
Fiscal Year: December 31.

THE CANBOROUGH CORPORATION

Head Office: Toronto, Ontario
Ontario incorporated 1962. Commenced business in Ontario 1962.
Officers: Chairman of the Board and President, A.B.W. Smart; Vice-President, J.C.C. Wansbrough; Treasurer, A.P. Smibert; Secretary, D. Norman; General Manager and Comptroller, K.M. Calder; Chief Accountant, M.C. Kovacs
Directors: F.D.A. Boal, P.P. Gerard, S. Ilaqua, W. Mackenzie, A.B.W. Smart, J.C.C. Wansbrough, C.G. Willis
Auditors: Clarkson Gordon
Capital Stock: Authorized 100,000 common shares of $100 par value – $10,000,000, of which 83,000 have been issued for $8,300,000.
Fiscal Year: November 30.

CENTRAL AND EASTERN MORTGAGE CORPORATION

Head Office: Halifax, Nova Scotia
Federally incorporated 1979. Commenced business in Ontario 1979.
Officers: President, S. Robertson; Secretary, S. MacLean
Directors: C.J. Cann, K.R. Eddy, R.J. MacBurnie, S. Robertson, D.W. Saunders
Chief Agent in Ontario: H.T. Martin, 1st Canadian Place, 38th Floor, Toronto
Auditors: Doane Raymond
Capital Stock: Authorized 1,000,000 common shares of $5 par value – $5,000,000, of which 800,000 shares have been issued for $4,000,000.
Fiscal Year: December 31.

CIBC MORTGAGE CORPORATION

Head Office: Toronto, Ontario
Federally incorporated 1963. Name changed from Kinross Mortgage Corporation in 1982. Commenced business in Ontario 1963.
Officers: Chairman of the Board, A.W. Moysey; Deputy Chairman, M.J.M. Casavant; President, F.D.A. Boal; Secretary, K.F. Ebbensen; Treasurer, D.R. Peach; Controller, P.G. Jamieson
Directors: F.D.A. Boal, M.J.M. Casavant, R.D. Fullerton, A.W. Moysey, C.J. Shirley
Auditors: Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 10,000,000 preferred shares of $25 par value – $250,000,000 and 5,000,000 common shares of $100 par value – $500,000,000, of which 3,450,000 common shares have been issued for $345,000,000.
Fiscal Year: December 31.

CITIBANK CANADA MORTGAGE CORPORATION

Head Office: Toronto, Ontario
Federally incorporated 1983. Commenced business in Ontario 1983.
Officers: Chairman of the Board and President, C.R. Burgess; Vice-Presidents, J.E. Wright, D. Frizzell, J. Chen, L. Munn, G.P. Smith; General Manager, A. Garbutt; Secretary and Comptroller, C. Greenough; Treasurer, J. Rubbani
Directors: C.R. Burgess, P. Donaldson, A. Garbutt, C. LaFrance, I. Pember
Auditors: Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 700,000 common shares of $100 par value – $70,000,000, of which 237,000 have been issued for $23,700,000 and 300,000 preferred shares of $100 par value – $30,000,000, of which 118,025 have been issued for $11,802,500.
Fiscal Year: December 31.

CONTINENTAL BANK MORTGAGE CORPORATION

Head Office: Toronto, Ontario
Federally incorporated 1980. Commenced business in Ontario 1980. Name changed from CBOC Mortgage Corporation in 1981.
Officers: President, S.S. Ilaqua; Secretary, N.A. Gow; Treasurer, B.D. Rosiak; Vice-Presidents, D. Cameron, B.A. Johnson, D.A. Rattee
Directors: D. Cameron, B.A. Johnson, S.S. Ilaqua, D.A. Lewis, D.A. Rattee
Auditors: Coopers & Lybrand, Clarkson Gordon
Capital Stock: Authorized 4,500,000 common shares of $5 par value – $22,500,000 and 1,500,000 preferred shares of $5 par value – $7,500,000, of which 2,500,000 common shares and 1,500,000 8% non-cumulative preferred shares have been issued for a total of $20,000,000.
Fiscal Year: December 31.

CREDIT FONCIER

Head Office: Montreal, Quebec
Quebec incorporated 1880. Commenced business in Ontario 1881.
Officers: Chairman of the Board, C. Castonguay; President, M.M. Lessard
Directors: J. Barbeau, C. Bertrand, R. Breton, C. Castonguay, J. Cote, R. Gagne, P. Goyette, J.L. Lebel, P.H. Leman, M.M. Lessard, P.H. Lessard, H.C. Pinder, J.M. Poitras, P. Roberge, P.M. Soubry
Chief Agent in Ontario: A.W. Fonkalsrud, 199 Bay Street, Toronto
Auditors: Poissant Richard, Clarkson Gordon
Capital Stock: Authorized 1,272,000 common shares of no par value, of which 940,203 have been issued for $20,927,743.
Fiscal Year: October 31.

FEDCO MORTGAGE INVESTMENT COMPANY

Head Office: Toronto, Ontario
Federally incorporated 1976. Commenced business in Ontario 1977.
Designated as a mortgage investment company.
Officers: President, R.J. MacBurnie; Secretary, H. Martins; Treasurer, D.J. Cotie
Directors: D.J.M. Fortune, R.J. MacBurnie, D.A. Williams, P. Fahey
Auditors: Doane Raymond
Capital Stock: Authorized 1,000,000 common shares of $10 par value – $10,000,000, of which 142,250 are issued and outstanding for $1,422,500.
Fiscal Year: December 31.

FIRST CITY MORTGAGE COMPANY

Head Office: Vancouver, British Columbia
Federally incorporated 1979. Commenced business in Ontario 1980.
Officers: President, F.L. Harper; Senior Vice-President, L. Fox; Secretary, T. Hammill; Treasurer, J.D. McAlduff
Directors: W. Bergelt, L. Fox, F.L. Harper, T. Hammill, J.D. McAlduff
Chief Agent in Ontario: E.P. Salsberg, Tory, Tory, DesLauriers & Binnington, Suite 3400, Royal Bank Plaza, Toronto
Auditors: Deloitte Haskins & Sells
Capital Stock: Authorized 2,500,000 common shares of $5 par value – $12,500,000, of which 1,902,677 have been issued for $9,513,384; 96,000 preferred "A" shares of $25 par value – $2,400,000, of which 30,000 have been issued for $750,000; and 12,500 preferred "I" shares of $8 par value – $100,000, of which 2,016 have been issued for $16,128.
Fiscal Year: December 31.

GUARDCOR LOAN COMPANY

Head Office: Montreal, Quebec
Federally incorporated 1985. Commenced business in Ontario 1985.
Officers: Chairman of the Board, H.L. Kelly; President, A.F. Croels; Executive Vice-President and Treasurer, E.G. Cleather; Secretary, P.D. Sauve
Directors: R. Bastien, J.P. Buzzetti, E.G. Cleather, A.F. Croels, R. Desormeau, H.L. Kelly, A.F. Mecs, J.R. Miguelon, A. St. C. Shuve, W.J. Smith
Chief Agent in Ontario: P.A. Turcot, 74 Victoria Street, Toronto
Auditors: Caron Belanger, Clarkson Gordon
Capital Stock: Authorized 10,000,000 common shares of $5 par value – $50,000,000, of which 1,001,000 common shares have been issued for $5,005,000.
Fiscal Year: December 31.

HOME SAVINGS & LOAN CORPORATION

Head Office: St. Catharines, Ontario
Ontario incorporated 1977. Commenced business in Ontario 1977.
Officers: Chairman of the Board and President, K.A. Fowler; Vice-Presidents, R. Cairns, M.J. Martino; Executive Vice-President, R.A. Caverly; Treasurer, V. McLeod
Directors: N.C. Brewster, R. Cairns, R.A. Caverly, M.J. Cupido, R.J. Cupido, A. Ellis, K.A. Fowler, K.T. Howe, M.J. Lewis, D.F. Marinelli, M.J. Martino, V. McLeod, J.C. Pelech, A. Visser, R.L. Welsh
Auditors: Touche Ross & Co.
Capital Stock: Authorized 1,000,000 common shares of $2 par value – $2,000,000 and 100,000 preferred shares of $10 par value – $1,000,000, of which 955,037 common shares have been issued for $1,910,074.
Fiscal Year: December 31.

LANDMARK SAVINGS AND LOAN ASSOCIATION

Head Office: Toronto, Ontario
Ontario incorporated 1964. Commenced business in Ontario 1965.
Officers: President, J. MacKintosh; Vice-President, M. Lang; Secretary, K. Fleming; Treasurer, E. Blase
Directors: D. deMan, W. Hanstead, M. Lang, W. Odendaal, K. Roberts
Auditors: Ward Mallette
Capital Stock: Authorized 400,000 shares of $25 par value – $10,000,000, of which 86,781 have been issued for $2,169,525.
Fiscal Year: December 31.

MORGUARD MORTGAGE INVESTMENT COMPANY OF CANADA

Head Office: Toronto, Ontario
Federally incorporated 1974. Commenced business in Ontario 1974.
Designated as a mortgage investment company.
Officers: President, R.W. Gibson; Secretary, J.R. Collins; Treasurer, T.J. Kupka
Directors: B. Bedford, J.F. Beigue, D.B. Bertram, G.D. Buhr, J.R. Collins, T.W. Dewolf, J.E. Faries, D.J.M. Fortune, H.W.C. Gibbs, R.W. Gibson, C.B. Haller, P.H. Hubscher, P.M. McCague, H.J. Prikopa, R.J. Reekie, R.A. Russell, D.D. Weiss
Auditors: Coopers & Lybrand
Capital Stock: Authorized 50,000,000 common shares of $10 par value – $500,000,000, of which 7,719,026 common shares have been issued for $77,190,260.
Fiscal Year: December 31.

THE MUNICIPAL SAVINGS & LOAN CORPORATION

Head Office: Barrie, Ontario
Ontario incorporated 1964. Name changed from Coronation Mortgage Corporation in 1971. Commenced business in Ontario 1964.
Officers: President, M.L. Rotstein; Senior Vice-President, D.B. Cherry; Secretary, B.P. Philbrook
Directors: E.R. Alexander, D.B. Cherry, R. Hartog, M.L. Rotstein, N.G. Rotstein
Auditors: Coopers & Lybrand
Capital Stock: Authorized 3,000,000 common shares of no par value, of which 1,538,557 are outstanding for $5,979,559 and 1,633,400 preferred shares of $10 par value – $16,334,000 of which 633,400 are outstanding for $6,334,000.
Fiscal Year: October 31.

NATIONAL BANK OF GREECE (CANADA) MORTGAGE CORPORATION

Head Office: Montreal, Quebec
Federally incorporated 1982. Commenced business in Ontario 1984.
Officers: President, C.P. Zissis; Vice-President and Treasurer, D.J. Yantsulis; Secretary, R.W.B. White
Directors: N. Melissaropoulos, M. Vennat, R.W.B. White, D.J. Yantsulis, C.P. Zissis
Auditors: Touche Ross, Maheu Noiseux
Capital Stock: Authorized 50,000 common shares of $100 par value – $5,000,000, of which 15,000 have been issued for $1,500,000.
Fiscal Year: December 31.

NATIONAL BANK MORTGAGE CORPORATION

Head Office: Montreal, Quebec
Federally incorporated 1976. Name changed from Procan Mortgage Corporation in 1984. Commenced business in Ontario 1977.
Officers: Chairman of the Board, E. Lyssan; President, Y. Julien; General Manager, M. Campbell; Secretary, L.V. Chatillon
Directors: Y. Julien, E. Lyssan, H. Santos, J. Turmel, P. Paquette
Chief Agent in Ontario: S.V. Arnold, First Canadian Place, Toronto
Auditors: Mallette, Benoit, Boulanger, Rondeau & Associes, Raymond, Chabot, Martin, Pare & Associes
Capital Stock: Authorized 300,000 common shares of $100 par value – $30,000,000; 4,960,000 first preferred shares of $25 par value – $124,000,000; and 2,065,000 second preferred of $100 par value – $206,500,000, of which 170,000 common shares have been issued for $17,000,000, and 1,286,000 second preferred shares have been issued for $128,600,000.
Fiscal Year: December 31.

NIPISSING MORTGAGE CORPORATION

Head Office: Toronto, Ontario
Ontario incorporated 1961. Commenced business in Ontario 1961.
Officers: President, E.N. Merkur; Treasurer, D.I. Merkur
Directors: S.B. Goldberg, D.I. Merkur, E.N. Merkur, M. Merkur, C. Hirsh
Auditors: Laventhol & Horwath
Capital Stock: Authorized 400,000 common shares of $10 par value – $4,000,000, of which 100,432 have been issued for $1,004,320.
Fiscal Year: December 31.

NOVA SCOTIA SAVINGS & LOAN COMPANY

Head Office: Halifax, Nova Scotia
Federally incorporated 1964 and amalgamated with Nova Scotia Savings, Loans and Building Society (incorporated 1850, Nova Scotia). Commenced business in Ontario 1971.
Officers: Chairman of the Board, G.C. Piercey; President and Chief Executive Officer, J.E. Radford; Secretary, P.E. Helms; Treasurer and Controller, R.C. Cluett
Directors: R.M. Goldbloom, G.R. Guy, A.E. Hayes, P.E. Helms, L.H. Lockhart, G.C. Piercey, J.E. Radford, W.A. Rix, D.W. Salsman, A.C. Shaw
Chief Agent in Ontario: P.A. Carroll, P.O. Box 420, Toronto
Auditors: Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 2,500,000 common shares of $2 par value – $5,000,000, of which 1,614,318 have been issued for $3,228,636.
Fiscal Year: December 31.

ROYAL BANK MORTGAGE CORPORATION

Head Office: Montreal, Quebec
Incorporated in Alberta in 1969 as Roylea Ltd. In 1978 purchased the assets of Roymor Ltd. (Quebec incorporated in 1968) and changed its name to Roymor Mortgage Corporation. In 1982 name changed to Royal Bank Mortgage Corporation.
Officers: Chairman of the Board, M.J. Regan; President, W.A.R. MacDonald; Vice-President, W.P. Carter; General Manager and Comptroller, D.H. Loucks; Secretary, R.L. Fillmore; Treasurer, D. Gavin; Assistant-Secretaries, L.J. Sharpe, B.E. Kerr; Assistant-Treasurers, J.L. Hebert, M.P.J. Crossling
Directors: G.C. Aitken, W.P. Carter, W.R. Fithern, K.S. Howard, D.H. Loucks, W.A.R. MacDonald, M.J. Regan
Auditors: Touche Ross & Co., Price Waterhouse
Capital Stock: Authorized 3,730,000 preferred shares and 550,000 common shares all of $100 par value, of which 980,000 preferred shares for $98,000,000 and 248,000 common shares for $24,800,000 have been issued.
Fiscal Year: December 31.

THE ROYAL TRUST COMPANY MORTGAGE CORPORATION

Head Office: Montreal, Quebec
Quebec incorporated in 1912 as the Royal Trust Realty Company. Name changed to The Royal Trust Company Mortgage Corporation in 1959. Commenced business in Ontario 1960.
Officers: Chairman, H.M. MacDougall; President, M.A. Cornelissen; B.A. Henstock, W.J. Inwood, R.P. Vaillancourt, N.W.R. Burbidge
Directors: T.R. Bell, D.N. Byers, M.A. Cornelissen, J. Fournier, C.F. Harrington, M.M. Hawkrigg, W.J. Inwood, H.M. MacDougall, M.Riel
Chief Agent in Ontario: R.P. Vaillancourt, P.O. Box 7500, Station "A", Toronto
Auditors: Clarkson Gordon
Capital Stock: Authorized 45,000 common shares of $100 par value – $4,500,000, of which 36,350 have been issued for $3,635,000, and 500,000 preferred shares of $20 par value – $10,000,000, of which 250,000 have been issued for $5,000,000.
Fiscal Year: December 31.

ROYAL TRUSTCO MORTGAGE COMPANY

Head Office: Edmonton, Alberta
Federally incorporated 1974. Commenced business in Ontario under the name of Arteco Mortgage Investment Company in 1974. Name changed to Royal Trustco Mortgage Company in 1979.
Officers: President, B.A. Henstock; Secretary, N. Burbidge; Treasurer, D.R. Cooper
Directors: D.R. Cooper, I.A.C. McCalleun, G.R. Otley, D.M. Wallace
Chief Agent in Ontario: N.W.R. Burbidge, P.O. Box 7500, Station "A", Toronto
Auditors: Clarkson Gordon
Capital Stock: Authorized 10,000,000 common shares of $10 par value – $100,000,000, of which 500,500 have been issued for $5,005,000.
Fiscal Year: December 31.

SCOTIA MORTGAGE CORPORATION

Head Office: Toronto, Ontario
Federally incorporated 1980, resulting from the amalgamation of Scotia Covenants Mortgage Corporation and BNS Mortgage Corporation. Commenced business in Ontario 1981.
Officers: Chairman of the Board, J.A.G. Bell; President, A.E. Taylor; Secretary, P.J. Moar; Treasurer, C.F. McComb
Directors: J.A.G. Bell, R.L. Brooks, W.C. McDonald, J.K. Mitchell, A.E. Taylor
Auditors: Clarkson Gordon, Price Waterhouse
Capital Stock: Authorized 2,000,000 preferred shares of $100 par value – $200,000,000, and 5,000,000 common shares of $20 par value – $100,000,000, of which 740,000 preferred shares have been issued for $74,000,000 and 1,605,525 common shares have been issued for $32,110,500.
Fiscal Year: December 31.

SECURITY HOME MORTGAGE INVESTMENT CORPORATION

Head Office: Calgary, Alberta
Federally incorporated 1973. Commenced business in Ontario 1974. Name changed from Fidmor Mortgage Investors Corporation in 1985.
Designated as a mortgage investment corporation.
Officers: Chairman, D. Cockfield; President, R. Kalmacoff; Secretary, D. Parken; Treasurer, R. Kazakoff
Directors: D. Cockfield, R. Kalmacoff, H. Cunningham, D. Parken, R. Peters
Auditors: Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 50,000,000 common shares of $1 par value – $50,000,000, of which 601,400 are issued and outstanding for $601,400.
Fiscal Year: December 31.

SEEL MORTGAGE INVESTMENT CORPORATION

Head Office: Toronto, Ontario
Federally incorporated 1974. Commenced business in Ontario 1975.
Designated as a mortgage investment company.
Officers: Chairman of the Board, D.G. Philpott; President, S. Verjee; Secretary, B.A. Finkler; Treasurer, L.R. Exton
Directors: L. Bloomberg, L.R. Exton, B. Finkler, E.C. Locke, D.G. Philpott, L. Fogler, I. Kassam, S. Verjee
Auditors: Coopers & Lybrand
Capital Stock: Authorized 2,462,475 common shares of $8 par value – $19,699,800, of which 493,757 have been issued for $3,950,056.
Fiscal Year: December 31.

SHOPPERS MORTGAGE AND LOAN CORPORATION

Head Office: Willowdale, Ontario
Ontario incorporated 1976. Commenced business in Ontario 1976.
Officers: President, P. Daniels; Secretary, J.H. Daniels; Treasurer, R.J. Daniels
Directors: H.N. Daniels, J.H. Daniels, P. Daniels, R.J. Daniels, S. Sieger
Auditors: Laventhol & Horwath
Capital Stock: Authorized 5,000,000 common shares of $1 par value – $5,000,000, of which 3,099,000 have been issued for $3,099,000 and 97,078 preferred shares of $100 par value – $9,707,800, of which 6,487 have been issued for $648,750.
Fiscal Year: October 31.

STANDARD LOAN COMPANY

Head Office: Toronto, Ontario
Federally incorporated 1979. Commenced business in Ontario 1980.
Officers: President, B.R. O'Malley; Vice-Presidents, W.L. Paton, J. Wood; Secretary, R.E.S. Gray; Treasurer, A.J. Seago; Comptroller, J.M. Madill
Directors: J.L. Cattanach, E.B. McConkey, B.R. O'Malley, W.L. Paton, B.E. Willoughby
Auditors: Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 2,000,000 common shares of $10 par value – $20,000,000, of which 240,000 have been issued for $2,400,000, and 1,000,000 preference shares of $20 par value – $20,000,000, of which none have been issued.
Fiscal Year: December 31.

TD MORTGAGE CORPORATION

Head Office: Toronto, Ontario
Ontario incorporated 1969 as Tordom Investments Limited. Name changed to TD Mortgage Corporation in 1981 and continued under the Loan Companies Act (Canada) in 1982. Commenced business in Ontario 1969.
Officers: Chairman of the Board, R.W. Korthals; President, A.C. Baillie; Vice-President and General Manager, W.D. Clarkson; Secretary, P.D. Young; Treasurer, N.S. McCann; Comptroller, A.W. Hutton
Directors: A.C. Baillie, J.M. Braid, R.G. Bumstead, D.A. Carman, W.D. Clarkson, R.W. Korthals, N.R. Roth, R.E. Ruest, R.M. Thomson
Auditors: Clarkson Gordon, Price Waterhouse
Capital Stock: Authorized 200,200,000 common shares of $1 par value – $200,200,000, of which 200,200,000 common shares have been issued for $200,200,000.
Fiscal Year: December 31.

VICTORIA AND GREY MORTGAGE CORPORATION

Head Office: Stratford, Ontario
Federally incorporated 1920 as International Loan Company. Name changed in 1960 to International Savings and Mortgage Corporation and to Victoria and Grey Mortgage Corporation in 1980. Commenced business in Ontario 1966.
Officers: President, W.H. Somerville; General Manager, B.V. Mehlenbacher; Treasurer, R.G. Gassien; Secretary, M. Edgar
Directors: D. Baillie, R.G. Gassien, R.M. Keller, B.V. Mehlenbacher, W.H. Somerville
Auditors: Clarkson Gordon, Gaviller & Company
Capital Stock: Authorized 4,000,000 shares of $5 par value – $20,000,000, of which 1,200,000 have been issued for $6,000,000.
Fiscal Year: December 31.

TRUST COMPANIES

THE BANKERS' TRUST COMPANY

Head Office: Montreal, Quebec
Quebec incorporated 1905. Commenced business in Ontario 1920.
Officers: Chairman of the Board, M.A. Cornelissen; President, G.R. Otley; Treasurer, D.R. Cooper; Secretary, A. Forest; Assistant Secretary, N.W. Burbidge; Manager, P.E. Johnston
Directors: M.F. Blakely, M.A. Cornelissen, A. Forest, R. Hamilton, W.J. Inwood, P.E. Johnston, D.S.R. Mellor, R. Morris, G.R. Otley, D.M. Wallace, G. Wiebe
Chief Agent in Ontario: W.J. Inwood, T.D. Bank Tower, T.D. Centre, P.O. Box 7500, Station A, Toronto
Auditors: Clarkson Gordon
Capital Stock: Authorized 10,000 shares of $100 par value – $1,000,000, all of which have been issued for $1,000,000.
Fiscal Year: December 31.
Restrictions: In Ontario may not accept deposits or issue guaranteed investment certificates.

BAYSHORE TRUST COMPANY

Head Office: Toronto, Ontario
Federally incorporated 1977. Commenced business in Ontario 1978.
Officers: Chairman of the Board, M. Wolfond; President, S. Brown; Vice-President, T.C. Uptigrove; Secretary and Treasurer, A. Wolfond
Directors: S. Brown, R.P. Hall, T.C. Uptigrove, A. Wolfond, M. Wolfond
Auditors: W.M. Eisenberg & Co.
Capital Stock: Authorized 5,000,000 common shares of $10 par value – $50,000,000, of which 404,770 have been issued for $4,047,700.
Fiscal Year: December 31.

CABOT TRUST COMPANY

Head Office: Toronto, Ontario
Ontario incorporated 1978. Commenced business in Ontario 1979.
Officers: Chairman of the Board, A. Fusco; President, C. DiNino; Vice-Presidents, D. Walker, R. Mogridge, H. Bruhn; Assistant General Manager, F. Deproflo; Secretary and Treasurer, G. Damiani; Assistant Treasurer, C. Sistilli
Directors: F. Ciccolini, G. Damiani, D. D'Angela, G. Day, C. DiNino, A. Fusco, J. Fusco, E. Gambin, J. Gennaro, L. Longo, G. Zentil
Auditors: Touche Ross & Co.
Capital Stock: Authorized 1,000,000 shares of $10 par value – $10,000,000, of which 314,750 have been issued for $3,147,500 and 500,000 preferred shares of $12.50 par value – $6,250,000, of which 56,000 have been issued for $700,000.
Fiscal Year: December 31.

CANADA PERMANENT TRUST COMPANY

Head Office: Toronto, Ontario
Federally incorporated 1872 as Toronto General Trusts Corporation. Amalgamated with Canada Permanent Trust Company in 1961 under the name of Canada Permanent Toronto General Trust Company. Name changed to Canada Permanent Trust Company in 1963. Amalgamated with Eastern & Chartered Trust Company in 1967 and with Hamilton Trust and Savings Corporation in 1977. Commenced business in Ontario 1882.
Officers: Chairman of the Board and President, J.A.C. Hilliker; Vice-President, Finance, S.A. Lindsay; Secretary, H.J. Riva
Directors: R.D. Armstrong, R.L. Beaulieu, A.L. Campbell, J.H.C. Clarry, E.F. Crease, R.C. Dowsett, J.A.C. Hilliker, P.D. Lewis, J.W. Lindsay, A.A. McNaughton, D.F. Miller, J.F. Perrett, W.P. Pigott, R. Stollery, R.J. Turner, R.D. Wilson
Auditors: Coopers & Lybrand
Capital Stock: Authorized 2,500,000 common shares of $10 par value – $25,000,000 and 7,000,000 preferred shares of $25 par value – $175,000,000, of which 2,011,627 common shares have been issued for $20,116,270 and 2,600,000 preferred shares have been issued for $65,000,000.
Fiscal Year: December 31.

THE CANADA TRUST COMPANY

Head Office: London, Ontario
Federally incorporated 1894 as The General Trust Corporation of Canada. Name changed to The Canada Trust Company in 1899. Purchased The London and Western Trusts Limited in 1947 and the Guelph Trust Company in 1949. Amalgamated with The Waterloo Trust and Savings Company and Halton & Peel Trust & Savings Company in 1971. Amalgamated with The Lincoln Trust and Savings Company and Ontario Trust Company in 1976. Commenced business in Ontario 1901.
Officers: Chairman of the Board, A.H. Mingay; President, M.L. Lahn; Secretary, J.A. Whaley; Comptroller, J.L. Doran
Directors: J.W. Adams, A.E. Barron, S.I. Bata, R.P. Bratty, J.B. Cronyn, F.W. Dakin, G.H. Dobbie, H.G. Emerson, E.F. Findlay, R. Gardhouse, B.I. Ghert, D.M. Goldie, W.H. Hemphill, J.T. Hill, P.J. Hill, B.M. Ivey, M.L. Lahn, T.F.G. Lawson, A.A. MacNaughton, F.T. Metcalf, A.H. Mingay, K.G. Murray, D.H. Parkinson, J.W. Pitts, R.W. Stevens, J.D. Stevenson, R.J. Turner, P.G. White
Auditors: Price Waterhouse
Capital Stock: Authorized 450,000 preferred shares of $100 par value – $45,000,000, of which 140 have been issued for $14,000 and 350,000 common shares of $100 par value – $35,000,000, of which 100,148 have been issued for $10,014,800.
Fiscal Year: December 31.

CENTRAL TRUST COMPANY

Head Office: Halifax, Nova Scotia
Federally incorporated 1981 resulting from the amalgamation of Central and Eastern Trust Company with Federal Trust Company. Commenced business in Ontario 1981.
Officers: President, S. Robertson; Deputy Chairman, H.R. Cohen; Secretary, S.M. MacLean
Directors: G.J. Bingham, H.R. Cohen, A.M. Dechman, G.F. Eddy, L. Ellen, H.M. Ellis, E.A. Goodman, D.J. Hamm, R.J. MacBurnie, H.R. MacFarlane, W.J. MacInnes, D.W. McNaughton, R.M. Medjuck, D. Oland, A. Peters, R.W. Phinney, G.B. Robertson, S. Robertson, A. Savoie, W.E. Schwartz, D.M. Smith, J.E.C. Winslow
Chief Agent in Ontario: H.T. Martin, Central Trust, 38th Floor, 1st Canadian Place, Toronto
Auditors: Doane Raymond
Capital Stock: Authorized 15,824,000 preferred shares of $25 par value, of which 1,304,000 have been issued for $32,600,000, and 3,375,000 preferred shares of $10 par value all of which have been issued and 30,000,000 common shares of $4 par value of which 8,316,951 have been issued for $33,267,804.
Fiscal Year: December 31.

COMMUNITY TRUST COMPANY LTD.

Head Office: Toronto, Ontario
Ontario incorporated 1975. Commenced business in Ontario 1976.
Officers: President, L. Kozak; General Manager, M.N. Wytiuk; Secretary, R. Kostuk
Directors: Y. Botuk, B. Brezden, T. Buyniak, G. Kalba, B. Kalymon, R. Kostuk, L. Kozak, M. Rebryk, E. Roman, M. Shepetyk, M. Shipowick, P. Stepura
Auditors: Deloitte, Haskins, and Sells
Capital Stock: Authorized 1,000,000 shares of $10 par value – $10,000,000, of which 331,783 have been issued for $3,317,830.
Fiscal Year: December 31.

CO-OPERATIVE TRUST COMPANY OF CANADA

Head Office: Saskatoon, Saskatchewan
Federally incorporated 1967. Commenced business in Ontario 1973.
Officers: President, H. Wessner; Vice-President, G. Sinclair; General Manager, E.J. Gebert; Secretary, W.J. Lipsett; Treasurer, A.G. Ducie
Directors: J.B. Alie, R. Effa, J. Feron, T. Haalboom, J.L.H. Lanctot, J. Martin, T. Shepstone, L. Tendler, R. Teffaine
Chief Agent in Ontario: P. Kooistra, 180 Duncan Mill Road, Don Mills
Auditors: Touche Ross & Co.
Capital Stock: Authorized 10,000 voting shares, 3,360,000 non-voting common shares and 1,630,000 non-voting preferred shares all of $10 par value, of which 10,000 voting shares for $100,000, 2,016,800 common shares for $20,168,000 and 1,203,900 preferred shares for $12,039,000 have been issued.
Fiscal Year: December 31.

CORONET TRUST COMPANY

Head Office: Toronto, Ontario
Originally incorporated in Manitoba in 1913. Commenced business in Ontario 1981.
Officers: Chairman, R.W. Luba; President, D.M. Lyons; Vice-President and Secretary, R.J. Kallir
Directors: H.N. Beiles, E.P. Cannon, D.M. Dunlap, A.G. Libin, D.M. Lyons, R.W. Luba, K.D. Smith, B.S. Thompson
Auditors: Thorne Riddell
Capital Stock: Authorized 2,000,000 common shares of $10 par value – $20,000,000, of which 1,545,000 have been issued for $15,450,000.
Fiscal Year: December 31.

COUNSEL TRUST COMPANY

Head Office: Toronto, Ontario
Ontario incorporated 1977 as Exchequer Trust Company. Name changed to Counsel Trust Company in 1979. Commenced business in Ontario 1977.
Officers: Chairman of the Board, A.C. Silber; President, B. Calder; Vice-Presidents, C.S. Dell, G. Hopkinson, B. Kawa, W. Patterson, E. Sonshine; Secretary, A. Wolfe
Directors: R. Bandeen, C. Birkett, R. Blattberg, B. Calder, D.H. Fullerton, M. Frum, P. Godfrey, M. Gross, N. Hill, P. Reichmann, J. Rotman, A.C. Silber, E. Sonshine
Auditors: Soberman, Isenbaum & Colomby
Capital Stock: Authorized 20,000,000 no par value common shares – $20,000,000 and 9,830 non-voting redeemable preference shares of $100 par value – $983,000, and 40,000 subordinated non-voting redeemable retractable preference shares of $100 par value – $4,000,000, of which 28,820 common shares have been issued for $15,643,000 and 40,000 subordinated non-voting preference shares have been issued for $4,000,000 and 100 non-voting preference shares have been issued for $10,000.
Fiscal Year: December 31.

CREDIT FONCIER TRUST COMPANY

Head Office: Montreal, Quebec
Quebec incorporated 1974. Commenced business in Ontario 1976.
Officers: Chairman of the Board and President, M.M. Lessard; Secretary, L.A. Rail; Treasurer, J. David
Directors: J. David, M. Guay, C.D. Hyde, M.M. Lessard, J. Pinard
Chief Agent in Ontario: A.W. Fonkalsrud, 199 Bay Street, Toronto
Auditors: Clarkson Gordon, Poissant Richard
Capital Stock: Authorized 4,000,000 shares of $10 par value – $40,000,000, of which 2,853,593 have been issued for $28,535,930.
Fiscal Year: October 31.

DISTRICT TRUST COMPANY

Head Office: London, Ontario
Ontario incorporated 1964. Amalgamated with Shore to Shore Corporation in 1975. Commenced business in Ontario 1964.
Officers: President, J.J. Kime
Directors: J.J. Kime, N.G. Burdick, J. Falco
Auditors:
Capital Stock: Authorized 1,300,000 preferred shares of $10 par value – $13,000,000, and 6,500,000 each Class A and Class B interconvertible common shares without par value, of which 2,600,885 common shares have been issued for $4,709,023.
Fiscal Year: October 31.

THE DOMINION TRUST COMPANY

Head Office: Sudbury, Ontario
Ontario incorporated 1964. Commenced business in Ontario 1964.
Officers: Chairman of the Board, M. Goldman; President, G.W. Goldman; Vice-President, D.M. Edgar; Secretary, C. Rosen
Directors: D.M. Edgar, M. Goldman, G. Goldman, A. Shuve, T. Sherman, B. Rotenberg, C. Rosen
Auditors: Coopers & Lybrand
Capital Stock: Authorized 500,000 shares of $10 par value – $5,000,000, of which 216,500 have been issued for $2,165,000.
Fiscal Year: October 31.

EATON TRUST COMPANY

Head Office: Toronto, Ontario
Federally incorporated 1974. Commenced business in Ontario 1974.
Officers: Chairman of the Board, A.L. Beattie; President, W.R. Livingston; Senior Vice-President and Treasurer, K.J. Munro; Secretary, B.J. Madge
Directors: A.L. Beattie, C.M. Beattie, G.R. Eaton, J.C. Eaton, T.E. Eaton, R.V.A. Jones, D.E. Knechtel, W.R. Livingston, G.R. Purchase
Auditors: Clarkson Gordon
Capital Stock: Authorized 37,000,000 common shares of $1 par value – $37,000,000, of which 8,168,868 have been issued for $8,168,868 and 2,153,000 preferred shares of $10 par value – $21,530,000, of which 1,510,000 have been issued for $15,100,000.
Fiscal Year: December 31.

THE EFFORT TRUST COMPANY

Head Office: Hamilton, Ontario
Ontario incorporated 1978. Commenced business in Ontario 1978.
Officers: Chairman of the Board, A. Weisz; President, T. Weisz; Vice-President, S. Taylor; Vice-President, B. Sauder; Secretary, G. Asa
Directors: R. Banting, J. Biezuner, D. Lee, E. McBane, B. Sauder, A. Szendrovits, S. Taylor, A. Weisz, T. Weisz
Auditors: Laventhol & Horwath
Capital Stock: Authorized 4,000,000 common shares of $1 par value – $4,000,000, 1,500,000 Class A preferred shares and 1,500,000 Class B preferred shares all of $1 par value – $3,000,000, of which 1,657,500 common shares have been issued for $1,657,500.
Fiscal Year: December 31.

THE EQUITABLE TRUST COMPANY

Head Office: Toronto, Ontario
Federally incorporated 1970. Commenced business in Ontario 1971.
Officers: Chairman of the Board and President, W.A. Baker; General Manager, R.G. Rish; Secretary and Treasurer, S. Verjee; Comptroller, H. Savani
Directors: W.A. Baker, E. Kirzner, R. Miller, R.G. Rish, S. Verjee
Auditors: Laventhol & Horwath
Capital Stock: Authorized 500,000 common shares of $10 par value – $5,000,000, of which 151,500 have been issued for $1,515,000.
Fiscal Year: December 31.

EXECUTIVE TRUST COMPANY

Head Office: Toronto, Ontario
Ontario incorporated 1979. Commenced business in Ontario 1981.
Officers: President, M. Gowans; Assistant Secretary, H. Schuster
Directors: R.A. Bain, M. Carter, M. Gowans, H. Walker, W. Wettstein
Auditors: Coopers & Lybrand
Capital Stock: Authorized 600,000 common shares of $5 par value – $3,000,000, of which 480,012 have been issued for $2,400,060.
Fiscal Year: December 31.

FAMILY TRUST CORPORATION

Head Office: Markham, Ontario
Ontario incorporated 1976. Commenced business in Ontario 1976.
Officers: Chairman of the Board and President, T.N. Shea; Comptroller, D. Knight
Directors: R.M. Franklin, K.R. Harris, J.W. Huckle, P. MacDonnell, J. Sandusky, R.A. Shea, T.N. Shea, H. Wolf
Auditors: Clarkson Gordon
Capital Stock: Authorized 500,000 shares of no par value – $10,000,000, of which 239,434 have been issued for $2,418,119.
Fiscal Year: October 31.

THE FIDELITY TRUST COMPANY

Head Office: Toronto, Ontario
Manitoba incorporated 1909 and Federally incorporated in 1972. Commenced business in Ontario 1973.
Officers: Chairman of the Board, A.C. Rose; President, G.J. van den Berg; Secretary, J.M. West
Directors: M.S. Arnold, J.D. Edwards, C.D. Horrey, A.C. Rose, R.W. Smith, M. Stefanuk, G.J. van den Berg, J.M. West, R.A. Wisener
Chief Agent in Ontario: First City Trust, 350 Bay Street, Toronto
Auditors: Price Waterhouse
Capital Stock: Authorized 5,000,000 common shares of $1 par value – $5,000,000, of which 3,972,470 have been issued for $3,972,470 and 1,000,000 preferred shares of $20 par value – $20,000,000, of which 398,850 have been issued for $7,977,000.
Fiscal Year: December 31.

FINANCIAL TRUST COMPANY

Head Office: Toronto, Ontario
Ontario incorporated 1977. Commenced business in Ontario 1977.
Officers: Chairman and Chief Executive Officer, G.N. Pencer; President, R.D. Whitney; Secretary, R.D. Allan; Treasurer, A.M. Hogan
Directors: D. Kingstone, G.N. Pencer, L.C. Shapiro, W.D. Tanner, R.D. Whitney, K.W. Winger
Auditors: Coopers & Lybrand
Capital Stock: Authorized 250,000 preferred shares of $20 par value – $5,000,000 and 1,000,000 common shares of $10 par value – $10,000,000, of which 605,066 common shares have been issued for $6,050,660, and 239,270 preferred shares have been issued for $4,785,400.
Fiscal Year: December 31.

FIRST CITY TRUST COMPANY

Head Office: Calgary, Alberta
Alberta incorporated 1962 as City Savings & Trust Company. Name changed to First City Trust Company in 1978. Commenced business in Ontario 1970.
Officers: Chairman of the Board and Chief Executive Officer, S. Belzberg; President and Chief Operating Officer, V.E. Daughney; Secretary, T.D. Hammill
Directors: B.S. Belzberg, H. Belzberg, S. Belzberg, V.E. Daughney, R.J. Graham, W.B. Herman, F.D. Jones, M. Koffman, W.G. Lancaster, R.R. McDaniel, J.H. Shoctor, J. Stradwick, H.J.M. Watson
Chief Agent in Ontario: B. Belzberg, c/o Tory, Tory, Deslauriers, Binnington, Royal Bank Plaza, Toronto
Auditors: Deloitte Haskins & Sells
Capital Stock: Authorized 3,500,000 common shares of $2 par value – $7,000,000, 2,000,000 preferred shares of $10 par value, 2,000,000 preferred shares of $8.50 par value and 4,000,000 preferred shares of $8.00 par value – $69,000,000, of which 1,497,546 common shares have been issued for $2,995,094 and a total of 3,394,800 preferred shares have been issued for $30,420,384.
Fiscal Year: December 31.

GENERAL TRUST OF CANADA

Head Office: Montreal, Quebec
Quebec incorporated 1909. Amalgamated with Administration and Trust Company in 1970. Commenced business in Ontario 1970.
Officers: Chairman of the Board, M. Cazavan; President, M. Jodoin; Secretary, P. Audet; Treasurer, G. Sequin
Directors: M. Boyer, M. Cazavan, C. Dalphond, J. Deschamps, D. Doheny, M.J. Drouin, C. Garcia, P. Gauthier, N. Hebert, M. Jodoin, J. Labrecque, A. Maltier, M. Myrand, J. Perrette, J. Perron, M. Piche, G. Pouliot, M. Seguin, A. Simard, R. Sirois, J. Vincent
Chief Agent in Ontario: E.D. Poole, 2 Balston Court, Pickering
Auditors: Samson, Belair & Associes
Capital Stock: Authorized 15,000,000 common shares of $0.83⅓ par value – $12,500,000 and 2,000,000 preferred shares of $25 par value – $50,000,000, of which 14,914,680 common shares have been issued for $12,428,900.
Fiscal Year: December 31.

GENERAL TRUST INC.

Head Office: Montreal, Quebec
Quebec incorporated in 1962 as North America Trust. Commenced business in Ontario in 1977. Name changed to General Trust Inc. in 1982.
Officers: Chairman of the Board, M. Jodoin; President, J. Hamel; Vice-President and General Manager, B. Girard; Secretary, G. Pouliot; Comptroller, A. Bedard
Directors: G.N. Besner, M. Cazavan, G. Coulombe, J. Deschamps, J. Hamel, B. Girard, M. Jodoin, M. Myrand, G. Pouliot
Chief Agent in Ontario: E.D. Poole, 2 Balston Court, Pickering
Auditors: Clarkson Gordon
Capital Stock: Authorized 50,000 shares of $100 par value – $5,000,000, of which 33,000 have been issued for $3,300,000.
Fiscal Year: December 31.

GUARANTY TRUST COMPANY OF CANADA

Head Office: Toronto, Ontario
Federally incorporated 1925. Commenced business in Ontario 1926.
Officers: Chairman of the Board, J.W. McCutcheon; President, A.R. Marchment; Secretary, J.F. Ellis; Treasurer, B.J. Then; Controller, D.A. Ogilvie
Directors: J.P. Bassel, W.J.A. Bulman, E.W. Flanagan, J.G. Gauvreau, I.R. Gerstein, R.G. Graham, W.A. Heaslip, A.R. Marchment, F.Y. McCutcheon, J.W. McCutcheon, L.R. Peterson, D.M. Ritchie, A.F. Sheppard, E.L.G. Smith, D.I. Webb, D.B. Weldon
Auditors: Price Waterhouse & Co.
Capital Stock: Authorized 25,000,000 common shares of $2 par value – $50,000,000 and 594,625 preferred shares of $20 par value – $11,892,500, of which 12,099,399 common shares for $24,198,798 and 594,625 preferred shares for $11,892,500 have been issued.
Fiscal Year: December 31.

GUARDIAN TRUST COMPANY

Head Office: Montreal, Quebec
Quebec incorporated 1929. Commenced business in Ontario 1976.
Officers: Chairman of the Board, P. Dolan; President, H.L. Kelly; Secretary, P.D. Sauve; Treasurer, A.F. Croels
Directors: P. Bienvenu, E.G. Cleather, U. Collin, J.L. Desaulniers, P. Dolan, A. Gauthier, H.L. Kelly, J. Proulx, C.J. Sherwood, P. Shooner, P.A. Turcot, J.P. Zigby
Chief Agent in Ontario: P.A. Turcot, 74 Victoria Street, Toronto
Auditors: Caron Belanger, Clarkson Gordon
Capital Stock: Authorized 2,000,000 common shares of $5 par value – $10,000,000, of which 989,316 have been issued for $4,946,580.
Fiscal Year: December 31.

HOUSEHOLD TRUST COMPANY

Head Office: Toronto, Ontario
Originally incorporated in Prince Edward Island in 1975, changed to Federal incorporation in 1984.
Officers: President, F.E. Silk; Secretary, M.E. Johnson; Controller, D.J. Mickey
Directors: G.H. Archambault, M.E. Johnson, J.A. Landry, N.W. MacLeod, W.J. Pritchard, F.E. Silk, A.G. Weaver
Auditors: Arthur Andersen & Co.
Capital Stock: Authorized 5,000,000 common shares of $10 par value – $50,000,000, of which 2,100,000 have been issued for $21,000,000.
Fiscal Year: December 31.

HURONIA TRUST COMPANY

Head Office: Orillia, Ontario
Ontario incorporated 1977. Commenced business in Ontario 1977.
Officers: Chairman of the Board, D.J. Crawford; President, J.P. Rynard; Vice-Presidents, W.H. Doner, J.H. Francoz; General Manager, Secretary and Treasurer, J.L. Graham
Directors: M. Burns, E.H. Campbell, D.J. Crawford, W.H. Doner, J.H. Francoz, J.L. Graham, J.P. Rynard
Auditors: Pannell Kerr Forster
Capital Stock: Authorized 500,000 preferred shares of $10 par value of which 15,200 have been issued for $152,000 and 500,000 common shares of $10 par value of which 161,113 have been issued for $1,611,130.
Fiscal Year: October 31.

INCOME TRUST COMPANY

Head Office: Hamilton, Ontario
Federally incorporated 1972. Commenced business in Ontario 1973.
Officers: Chairman of the Board, B.S. Walman; President, B. Greenbaum; Vice-President, M. Walman; Secretary, S. Orvitz; Comptroller, G. Deboer
Directors: J.R. Breithaupt, B. Greenbaum, K.C. McGowen, S. Orvitz, A. Poloniato, F. Shapiro, B.S. Walman, M. Walman
Auditors: Price Waterhouse
Capital Stock: Authorized 1,000,000 preferred shares of $10 par value – $10,000,000, of which 160,000 have been issued for $1,600,000 and 2,000,000 common shares of $6 par value – $12,000,000, of which 389,450 have been issued for $2,336,700.
Fiscal Year: December 31.

INLAND TRUST AND SAVINGS CORPORATION LIMITED

Head Office: Winnipeg, Manitoba
Manitoba incorporated 1966. Commenced business in Ontario 1977.
Officers: President, M. Bricker; Secretary, G.D. Bricker
Directors: M. Bricker, R.L. Bricker, S.F. Bricker, I. Dorfman, V.M. Dyck, J.P. Johnson, M.A. MacRae, W. Schneider
Chief Agent in Ontario: Weiler, Maloney, Nelson, 101 Syndicate Avenue North, Thunder Bay
Auditors: Thorne Riddell
Capital Stock: Authorized 4,300,393 preferred shares of no par value, and 1,699,607 common shares of no par value, of which 448,120 preferred shares have been issued for $1,556,250 and 659,873 common shares have been issued for $2,052,930.
Fiscal Year: December 31.
Restriction: In Ontario may deal in mortgages only.

THE INTERNATIONAL TRUST COMPANY

Head Office: Toronto, Ontario
Federally incorporated 1971 as Nelcon Trust Company. Name changed in 1977 to Nelson Trust Company and in 1978 to The International Trust Company. Commenced business in Ontario 1972.
Officers: Chairman of the Board, D.M. Ferguson; President, W.A. Muir; Vice-President, Finance, W.T. Harrower
Directors: H.P. Crawford, T.S. Dobson, D.M. Ferguson, D.L. Gordon, W.A. Muir, T.G. Mulligan
Auditors: Clarkson Gordon
Capital Stock: Authorized 170,000 common shares of $100 par value – $17,000,000 and 80,000 preferred shares of $100 par value – $8,000,000, of which 142,555 common shares have been issued for $14,255,500 and 80,000 preferred shares have been issued for $8,000,000.
Fiscal Year: December 31.

INVESTORS GROUP TRUST CO. LTD.

Head Office: Winnipeg, Manitoba
Manitoba incorporated 1968. Commenced business in Ontario 1968.
Officers: Chairman of the Board, A.S. Jackson; President, General Manager and Treasurer, D.A.G. Parkinson; Secretary, E.P. Stotts
Directors: D.C. Bjarnason, R.O.A. Hunter, A.S. Jackson, R.H. Jones, A.V. Mauro, P.E. Newman, D.A.G. Parkinson, D.S. Rodgers
Chief Agent in Ontario: R.W. Roth, 1210 Sheppard Avenue East, Willowdale
Auditors: Touche Ross & Co.
Capital Stock: Authorized 100,000 common shares of no par value and 900,000 preferred shares of no par value, of which 100,000 common shares have been issued for $1,000,000 and 96,000 preferred shares have been issued for $9,600,000.
Fiscal Year: December 31.

LONDON TRUST & SAVINGS CORPORATION

Head Office: Toronto, Ontario
Ontario incorporated 1982. Commenced business 1982.
Officers: President, S. Goldfarb; Secretary, R. Sutherland
Directors: M. Goldfarb, S. Goldfarb, C.J. New, A. Schafer, R. Sutherland
Auditors: Ernst & Whinney
Capital Stock: Authorized 1,000,000 shares of $10 par value – $10,000,000, of which 110,500 have been issued for $1,105,000.
Fiscal Year: October 31.

MARCIL TRUST COMPANY

Head Office: Toronto, Ontario
Federally incorporated 1978. Commenced business in Ontario 1982.
Officers: Chairman of the Board, J. Donald; President, S. Johnson; Secretary, M. Magil
Directors: N. Beaudry, J. Donald, S. Johnson, M. Magil, J. Morehouse
Auditors: Price Waterhouse
Capital Stock: Authorized 30,000 common shares of $100 par value – $3,000,000, of which 12,275 common shares have been issued for $1,227,500.
Fiscal Year: December 31.

THE MERCHANT TRUST COMPANY

Head Office: Stellarton, Nova Scotia
Federally incorporated 1978. Commenced business in Ontario 1979.
Officers: President, J.W. Gogan; Secretary, R.P. Dexter
Directors: R.P. Dexter, J.W. Gogan, R. Saunders, P. Sobey, C. Thompson, J. Trainor
Auditors: Doane Raymond
Capital Stock: Authorized 50,000 common shares with a par value of $100 each – $5,000,000, of which 10,000 have been issued for $1,000,000.
Fiscal Year: December 31.

MONARCH TRUST COMPANY

Head Office: Toronto, Ontario
Ontario incorporated 1977. Commenced business in Ontario 1977.
Officers: President, S. Taube; Secretary, M.S. Taube
Directors: S. Gross, S.R. Peck, D.A.B. Steel, M.S. Taube, S. Taube
Auditors: Rosen, Ezrin, Ogus & Co.
Capital Stock: Authorized 500,000 common shares of $5 par value – $2,500,000, of which 220,000 have been issued for $1,100,000.
Fiscal Year: December 31.

MONTREAL TRUST COMPANY

Head Office: Montreal, Quebec
Quebec incorporated 1889. Amalgamated with Maritime Trust Company in 1958. Purchased Brockville Trust and Savings Company in 1959 and purchased Investors Trust Company in 1974. Commenced business in Ontario 1913.
Officers: Chairman of the Board and President, R. Gratton; Secretary, J.C. Bachand; Comptroller, C. Shaffer
Directors: C.B. Beaudoin, D.A. Berlis, R.W. Bonner, J.W. Burns, P.G. Desmarais, M.A. Dobrin, J. Genest, L.P. deGrandpre, R. Gratton, M.S. Hannon, R.H. Jones, J.T. Kennedy, P. LaRue, D.S.R. Leighton, M. McMurray, G. Roberge, H.A. Smith, A.C. Thorsteinson
Chief Agent in Ontario: D.T. Waite, 15 King Street West, Toronto
Auditors: Touche Ross & Co.
Capital Stock: Authorized 5,000,000 common shares of $1 par value – $5,000,000, of which 3,174,051 have been issued for $3,174,051.
Fiscal Year: December 31.

MONTREAL TRUST COMPANY OF CANADA

Head Office: Montreal, Quebec
Federally incorporated 1978. Commenced business in Ontario 1978.
Officers: Chairman of the Board and President, R. Gratton; Secretary, J.C. Bachand; Comptroller, C. Schaffer
Directors: C.B. Beaudoin, D.A. Berlis, R.W. Bonner, J.W. Burns, P.G. Desmarais, M.A. Dobrin, J. Genest, L.P. deGrandpre, R. Gratton, M.S. Hannon, J.T. Kennedy, P. LaRue, D.S.R. Leighton, M. McMurray, G. Roberge, H.A. Smith, A.C. Thorsteinson
Auditors: Touche Ross & Co.
Capital Stock: Authorized 15,000,000 shares of $5 par value – $75,000,000, 120,000 redeemable preferred shares of $100 par value – $12,000,000 and 400,000 floating rate cumulative redeemable second preferred shares of $100 par value – $40,000,000, of which 7,062,633 common shares have been issued for $35,313,165 and 50,000 preference Series A have been issued for $5,000,000.
Fiscal Year: December 31.

MORGAN TRUST COMPANY OF CANADA

Head Office: Montreal, Quebec
Federally incorporated 1979. Commenced business in Ontario 1979.
Officers: Chairman of the Board, D.W. Morgan; President, O.J. Felber; Secretary, J. Adams; Chief Executive Officer, D. Gedge; Vice-President, Finance, D.F. Quick
Directors: A.R. Dubin, O.J. Felber, A.W. Goodman, D.W. Morgan, J.D. Morgan, M. Noel, W.B. O'Donoghue, C.S. Patterson, F.M. Warren
Auditors: Coopers & Lybrand
Capital Stock: Authorized 5,000,000 common shares of $10 par value – $50,000,000, of which 1,023,264 have been issued for $11,604,872 and 1,000,000 non-cumulative redeemable preference shares of $10 par value – $10,000,000, of which 470,000 have been issued for $4,700,000.
Fiscal Year: December 31.

MORGUARD TRUST COMPANY

Head Office: Toronto, Ontario
Federally incorporated 1972. Commenced business in Ontario 1972.
Officers: President, J.P. Renahan; General Manager, D.D. Weiss; Secretary, R.K. Watson; Treasurer, T.J. Kupka; Comptroller, C.P. Ling
Directors: M. Clodge, R.W. Gibson, I. Graham, T.J. Kupka, J.P. Renahan, D.D. Weiss
Auditors: Coopers & Lybrand
Capital Stock: Authorized 300,000 shares of $10 par value – $3,000,000, of which 257,496 have been issued for $2,574,960.
Fiscal Year: December 31.

THE MUNICIPAL TRUST COMPANY

Head Office: Barrie, Ontario
Ontario incorporated 1978. Commenced business in Ontario 1978.
Officers: President, M.L. Rotstein; Senior Vice-President and General Manager, D.B. Cherry; Secretary, B.P. Philbrook
Directors: J.E. Casey, D.B. Cherry, J.F.N. Cutler, D.H. Deeves, M.L. Rotstein
Auditors: Coopers & Lybrand
Capital Stock: Authorized 3,000,000 common shares of $1 par value – $3,000,000, of which 2,701,220 have been issued for $2,701,220 and 500,000 first preference shares of $10 par value – $5,000,000, of which 100,000 have been issued for $1,000,000.
Fiscal Year: October 31.

THE MUTUAL TRUST COMPANY

Head Office: Toronto, Ontario
Manitoba incorporated 1918, changed to Federal incorporation 1981. Commenced business in Ontario 1981. Name changed in 1985 from the Interior Trust Company.
Officers: Chairman of the Board, D.R. Winhold; President, R. Dore; Secretary, D.J. McKee; Treasurer, K.M. Hughes
Directors: A. Anderson, P. Boulet, R. Dore, K. Evason, G. Doucet, I. Sutherland, J.V. Masterman, D. MacIntosh, D. Winhold
Auditors: Price Waterhouse
Capital Stock: Authorized 250,000 common shares of $100 par value – $25,000,000, of which 43,520 have been issued for $4,352,000.
Fiscal Year: December 31.

NATIONAL TRUST COMPANY

Head Office: Stratford, Ontario
Ontario incorporated 1897 under Building Societies Act as Victoria Trust and Savings Company. Amalgamated with Grey and Bruce Trust and Saving Company in 1950, with British Mortgage and Trust Company in 1965, with the Lambton Loan and Investment Company and the Lambton Trust Company in 1978. Amalgamated with the Metropolitan Trust Company in 1979 under the name of Victoria and Grey Metro Trust Company. Name changed to Victoria and Grey Trust Company in 1980. Amalgamated with Canadian First Mortgage Corporation in 1980. Amalgamated with National Trust Company, Limited in 1984 under the name of The National Victoria and Grey Trust Company. Name changed to National Trust Company in 1985. National Trust Company, Limited commenced business in Ontario 1898.
Officers: Chairman of the Board and Chief Executive Officer, W.H. Somerville; President, J.C.C. Wansbrough; Executive Vice-President and Chief Operating Officer, B.V. Mehlenbacher; Senior Vice-President, Lending, R.M. Keller; Senior Vice-President, Systems and Administration, G.R. Clayton; Senior Vice-President, Finance, R.G. Gassien; Senior Vice-President, Investments and Treasurer, D.A. Baillie; Vice-President and Secretary, M. Edgar
Directors: M.G. Angus, J.C. Barron, J.R. Beattie, D.A. Bell, A.M. Benidickson, P.J.M. Bloemen, J.D. Bradley, J.K. Brown, D.A. Carlson, A. Charron, J.A.N. Chiapetta, R.T. Clarkson, J.L.A. Colhoun, W.J. Corcoran, D.F. Cowling, R. Despres, C.A. Duff, J.S. Flavelle, C.G. Fleming, R.V. Frastacky, W.H. Fulford, J.K. Godin, J.W. Graham, W.C. Hamilton, W.J.M. Henning, W.G. Horsey, V.L. Horte, R.M. Hungerford, H.N.R. Jackman, D.S. Kaufman, J.A. Langford, B.A. Logan, G.M. Luxton, W.A. MacDonald, V.F. MacLean, L.W. McCarthy, E.R.S. McLaughlin, R.N. McLaughlin, B.V. Mehlenbacher, H.M. Morton, W.G. Munro, D.J. Murphy, J.J. Pigott, S. Raborn, J.F. Reesor, N.E. Service, J.G. Sheppard, W.J. Shields, B.J. Sibold, D.J. Smith, W.H. Somerville, N. Thomson, H.L. Van Wyck, G.E. Wallace, J.C.C. Wansbrough, D.R. Warren, L.R. Wilson, W.H. Young
Auditors: Gaviller & Company, Clarkson Gordon
Capital Stock: Authorized 20,000,000 common shares of no par value and 162,103 preference shares of $50 par value – $8,105,150, of which 15,819,685 common shares for $201,315,886 and 62,003 preference shares for $3,100,150 have been issued.
Fiscal Year: October 31.

NOVA SCOTIA SAVINGS & TRUST COMPANY

Head Office: Halifax, Nova Scotia
Federally incorporated 1980. Commenced business in Ontario 1985.
Officers: Chairman of the Board, G.C. Piercey; President, J.E. Radford; Secretary, P.E. Helms; Treasurer, R.C. Cluett
Directors: G.R. Guy, A.E. Hayes, P.E. Helms, G.C. Piercey, J.E. Radford, D.W. Salsman
Auditors: Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 1,000,000 common shares of $5 par value – $5,000,000, of which 400,800 have been issued for $2,004,000.
Fiscal Year: December 31.

THE PREMIER TRUST COMPANY

Head Office: Stratford, Ontario
Federally incorporated 1913. Amalgamated with Imperial Trusts Company of Canada in 1934 and with Security Loan and Savings Company in 1937. Commenced business in Ontario 1916.
Officers: Chairman of the Board, W.H. Somerville; Vice-President and General Manager, B.V. Mehlenbacher; Secretary, M. Edgar; Treasurer, D.A. Baillie
Directors: P.J.M. Bloemen, C.G. Fleming, H.N.R. Jackman, R.N. McLaughlin, J.J. Pigott, D.J. Smith, W.H. Somerville
Auditors: Clarkson Gordon, Gaviller & Company
Capital Stock: Authorized 500,000 shares of $10 par value – $5,000,000, of which 317,500 have been issued for $3,175,000.
Fiscal Year: December 31.

QUEBEC TRUST

Head Office: Montreal, Quebec
Quebec incorporated 1962. Commenced business in Ontario 1976.
Officers: Chairman of the Board, J.P. Leonard; President, A.H. Hebert; Secretary, G. Vallee; Treasurer, B. Larue
Directors: R. Authier, A. Belanger, M. Bergeron, G. Cantin, P. Charbonneau, G. Fiset, G. Lemelin, J. Lessard, A. Rene, R.G. Roy, R. Soupras, M.B. Turmel
Chief Agent in Ontario: R. Soulieres, 546 St. Patrick Street, Ottawa
Auditors: Raymond, Chabot, Martin, Pare & Associes
Capital Stock: Authorized 250,000 shares of $100 par value – $25,000,000, of which 238,114 have been issued for $23,811,400.
Fiscal Year: December 31.
Restrictions: In Ontario may not accept deposits or issue guaranteed investment certificates.

THE REGIONAL TRUST COMPANY

Head Office: Vancouver, British Columbia
Federally incorporated 1974. Commenced business in Ontario 1976.
Officers: Chairman of the Board, C. Diamond; Vice-Chairman of the Board, G.L. Morfitt; President, P. Jones; Vice-President, L.M. Lee; Vice-President, M.R. Sanders; Secretary-Treasurer, H. Berchowitz
Directors: C. Diamond, P. Jones, L.M. Lee, G.L. Morfitt, M. Sanders
Auditors: Clarkson Gordon
Capital Stock: Authorized 1,600,000 shares of $5 par value – $8,000,000 and 20,000 preferred shares of $100 par value – $2,000,000, of which 907,007 common shares have been issued for $4,535,035.
Fiscal Year: December 31.

THE ROYAL TRUST COMPANY

Head Office: Montreal, Quebec
Quebec incorporated 1892. Commenced business in Ontario 1902.
Officers: Chairman of the Board, H.M. MacDougall; President and Chief Executive Officer, M.A. Cornelissen; Chief Financial Officer, B.A. Henstock; Secretary, W.J. Inwood
Directors: J.A. Beliveau, T.R. Bell, G.D. Birks, D.N. Byers, M.A. Cornelissen, J.T. Eyton, F.M. Fell, A. Forest, J. Fournier, C.F. Harrington, M.M. Hawkrigg, P.E. Johnston, A.T. Lambert, H.M. MacDougall, A. Monette, M. Riel, P. Taschereau, D.M. Wallace
Chief Agent in Ontario: N.W. Burbidge, Toronto-Dominion Bank Tower, Toronto
Auditors: Clarkson Gordon
Capital Stock: Authorized 20,000,000 shares of $0.50 par value – $10,000,000, of which 17,248,505 have been issued for $8,624,253.
Fiscal Year: December 31.

ROYAL TRUST CORPORATION OF CANADA

Head Office: Calgary, Alberta
Federally incorporated 1976. Amalgamated with The Royal Trust Company (Ontario) in 1977 and with the Industrial Mortgage and Trust Company in 1981. Commenced business in Ontario 1976.
Officers: Chairman of the Board, H.M. MacDougall; President and Chief Executive Officer, M.A. Cornelissen; Senior Vice-President, Controller, and Chief Financial Officer, B.A. Henstock; Assistant Secretary, N.W.R. Burbidge
Directors: M.A. Cornelissen, J.T. Eyton, F.M. Fell, C.F. Harrington, M.M. Hawkrigg, A.T. Lambert, H.M. MacDougall, G.I. Newman, E.H. Orser, D.G. Waldon, A. Waters
Chief Agent in Ontario: W.J. Inwood, P.O. Box 7500, Station "A", Toronto
Auditors: Clarkson Gordon
Capital Stock: Authorized 1,930,000 common shares and 2,008,043 preferred shares each of $100 par value – $393,804,300, of which 1,015,334 common shares for $101,533,400 and 652,560 preferred shares for $65,256,000 have been issued.
Fiscal Year: December 31.

SAVINGS AND INVESTMENT TRUST

Head Office: Quebec City, Quebec
Quebec incorporated 1960. Amalgamated with Savings and Investment Ltd. in 1974. Commenced business in Ontario 1962.
Officers: Chairman of the Board and President, J.P. Tardif; General Manager, P. Tardif; Secretary, R. Archer
Directors: R. Begin, G. Boulanger, R. Dutil, Hon. J. Flynn, M. Jobin, J.P. Tardif, P. Tardif, J. Taschereau, J.P. Tremblay
Chief Agent in Ontario: J.U.R. Pitre, 325 Dalhousie St., Suite 400, Ottawa
Auditors: Coopers & Lybrand, Mallette, Benoit, Boulanger, Rondeau & Associes
Capital Stock: Authorized 300,000 Class A shares of $10 par value – $3,000,000, 650,000 Class B shares of $10 par value – $6,500,000 and 25,000 Class C shares of $100 par value – $2,500,000, of which 100,000 Class A shares have been issued for $1,000,000, 175,000 Class B shares have been issued for $1,750,000 and 25,000 Class C shares have been issued for $2,500,000.
Fiscal Year: December 31.

SECURITY TRUST COMPANY

Head Office: Toronto, Ontario
Ontario incorporated 1977. Commenced business in Ontario 1977.
Officers: President, M. Fischtein; Vice-President, H. Konopny
Directors: M. Edelstein, M. Fischtein, H. Konopny, G. Lipson, M. Sherman
Auditors: Coopers & Lybrand
Capital Stock: Authorized 50,000 shares of $100 par value – $5,000,000, of which 19,369 have been issued for $1,936,900.
Fiscal Year: November 30.

STANDARD TRUST COMPANY

Head Office: Toronto, Ontario
Federally incorporated 1963. Commenced business in Ontario 1966.
Officers: President, B.R. O'Malley; Secretary, R.E.S. Gray; Treasurer, A.J. Seago
Directors: J.L. Cattanach, D.R. Irvine, P.A. Kates, D.H. Koyl, E.B. McConkey, S. McCutcheon, R.J. McDonald, B.R. O'Malley, W.L. Paton, H. Roman-Barber, S.B. Roman, W.D. Thompson, B.E. Willoughby, E.A. Winkler, J. Wood
Auditors: Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 2,000,000 common shares of $10 par value – $20,000,000, of which 710,907 have been issued for $7,109,070, and 1,000,000 preferred shares of $20 par value – $20,000,000, of which 775,000 have been issued for $15,500,000.
Fiscal Year: December 31.

STERLING TRUST CORPORATION

Head Office: Toronto, Ontario
Federally incorporated 1911. Name changed from The Sterling Trusts Corporation in 1976. Commenced business in Ontario in 1913.
Officers: Chairman of the Board, T.N. Davidson; President, M. Jodoin; Executive Vice-President and Chief Operating Officer, R. Brewerton; Vice-President and Secretary, J.D. MacGregor; Secretary, D.R. Hale; Treasurer, G.R. Cameron; Comptroller, R. Barclay
Directors: G.L. Bowie, R. Brewerton, M. Cazavan, T.N. Davidson, G.P. French, R.K. Groome, R.I. Hendy, M. Jodoin, A. McTier, M. Meighen, M. Myrand, B. Ness, F.M. Rolph, I.D. Mair, G.A. Wilson, J.A. Wilson
Auditors: Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 2,000,000 common shares of $2 par value – $4,000,000, of which 1,122,023 have been issued for $2,244,046 and 500,000 preferred shares of $20 par value – $10,000,000, of which 200,000 have been issued for $4,000,000.
Fiscal Year: December 31.

VANGUARD TRUST OF CANADA LIMITED

Head Office: Toronto, Ontario
Ontario incorporated 1974. Amalgamated with M.I.T.E. Holdings Ltd. in 1978. Commenced business in Ontario in 1974.
Officers: Chairman of the Board, J. Gutmann; President, D. Melnik; Vice-President Finance and Treasurer, D. Hought; Vice-President Mortgage Operations, M. Ross; Vice-President Administration and Secretary, P. Baldwin
Directors: P. Baldwin, T.H. Beck, S. Bregman, H. Elman, R. Field-Marsham, J.D. Fisher, J. Gutmann, R.G. Logan, R.L. Martin, N.C. McFadyen, D. Melnik, S. Riddell, S. Rocheleau, H. Taylor, W.F. White, G. Ziener
Auditors: Price Waterhouse & Co.
Capital Stock: Authorized 4,000,000 shares of $2 par value – $8,000,000, of which 3,321,057 have been issued for $6,642,114.
Fiscal Year: October 31.

WELLINGTON TRUST COMPANY

Head Office: Toronto, Ontario
Federally incorporated 1984. Commenced business in Ontario 1984.
Officers: Chairman of the Board, F.R. Hewett; President, W.L. Henderson; Secretary, F.C. Beveridge
Directors: J.W. Blaney, J.D. Chaplin, D. Haldenby, W.L. Henderson, F.R. Hewett, C.F. Petersen, N.F. Petersen, R.L. Sillcox
Auditors: Peat, Marwick, Mitchell & Co.
Capital Stock: Authorized 5,000,000 shares of $10 par value – $50,000,000, of which 1,000,000 have been issued for $10,000,000.
Fiscal Year: December 31.

Tabulated Summaries of the Annual Statements

(Subject to Correction)

FILED BY LOAN AND TRUST CORPORATIONS
PURSUANT TO SECTION 196 OF
THE LOAN AND TRUST CORPORATIONS ACT
FOR THE YEAR ENDED DECEMBER 31, 1985

Loan Corporations

Assets
Liabilities and Shareholders' Equity
Statement of Income and Expenses
Statement of Retained Earnings
Statement of Reserves
Summary of Securities
Investment Income Earned
Other Operating Expenses
Gains and Losses on Investments

Assets ($000's)

Ref. No.	
	A. Provincial (Ontario) Corporations
1	The Canborough Corporation
2	Home Savings & Loan Corporation
3	Landmark Savings and Loan Association
4	The Municipal Savings & Loan Corporation
5	Nipissing Mortgage Corporation
6	Shoppers Mortgage and Loan Corporation
	Subtotals A
	B. Other Corporations
7	Bank of America Canada Mortgage Corporation
8	Bank of Montreal Mortgage Corporation
9	Canada Permanent Mortgage Corporation
10	Canada Trustco Mortgage Company
11	Central and Eastern Mortgage Corporation
12	CIBC Mortgage Corporation
13	Citibank Canada Mortgage Corporation
14	Continental Bank Mortgage Corporation
15	Credit Foncier
16	Fedco Mortgage Investment Company
17	First City Mortgage Company
18	Guardcor Loan Company
19	Morguard Mortgage Investment Company of Canada
20	National Bank of Greece (Canada) Mortgage Corporation
21	National Bank Mortgage Corporation
22	Nova Scotia Savings & Loan Company
23	Royal Bank Mortgage Corporation
24	The Royal Trust Company Mortgage Corporation
25	Royal Trustco Mortgage Company
26	Scotia Mortgage Corporation
27	Security Home Mortgage Investment Corporation
28	Seel Mortgage Investment Corporation
29	Standard Loan Company
30	TD Mortgage Corporation
31	Victoria and Grey Mortgage Corporation
	Subtotals B
	Totals 1985
	Totals 1984

Loan Corporations – 1985

Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Commercial Loans	Mortgages	Real Estate	Investment in Subsidiaries	Investment Income Due and Accrued	Other Assets	Total Assets	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	
41,563	—	—	—	—	—	12,115	—	—	82	65	53,825	1
3,985	1,099	6,029	2	—	—	35,201	342	—	530	129	47,317	2
2,583	3,197	21	—	—	—	43,499	—	—	695	166	50,161	3
15,701	26,846	14,328	34,725	12,258	25,635	178,605	2,435	32,081	2,624	3,240	348,478	4
29	55	—	—	—	—	1,111	—	—	21	1	1,217	5
7,345	1,004	302	—	119	—	32,039	585	2,182	261	158	43,995	6
71,206	**32,201**	**20,680**	**34,727**	**12,377**	**25,635**	**302,570**	**3,362**	**34,263**	**4,213**	**3,759**	**544,993**	
22,640	—	—	—	—	—	326,250	—	—	2,394	—	351,284	7
180,711	307,110	—	—	—	—	7,381,297	—	117,006	7,018	27,001	8,020,143	8
429,284	276,820	104,780	56,749	48,309	500,430	1,899,657	35,090	342,331	42,516	35,072	3,771,038	9
1,565,737	554,285	491,150	237,280	573,239	1,373,651	5,378,141	11,326	168,753	74,963	806,303	11,234,828	10
42,397	—	—	—	—	—	81,885	—	—	1,373	—	125,655	11
181,999	346,139	—	—	—	—	9,860,016	10,347	—	88,835	69,135	10,556,471	12
25,062	—	—	—	—	—	137,157	1,092	—	1,015	7,493	171,819	13
490,291	59,280	—	—	—	—	114,211	—	—	2,266	—	666,048	14
37,942	140,561	24,477	—	—	—	1,245,872	61,038	137,553	22,833	21,940	1,692,216	15
1,039	—	—	—	—	—	693	339	—	—	21	2,092	16
11,776	11,735	2,354	12	—	1,600	122,620	2,349	680	2,688	3,416	159,230	17
8,433	463	496	—	—	—	10,749	—	—	220	—	20,361	18
2,418	—	—	—	—	—	355,749	26,086	—	4,643	2,417	391,313	19
14	—	—	—	—	—	15,471	—	—	81	—	15,566	20
86,691	71,195	—	—	—	—	2,915,805	—	—	29,869	55,537	3,159,097	21
24,516	11,514	11,686	2,000	18,288	—	385,091	5,098	2,001	4,247	957	465,398	22
515,576	287,865	—	—	833,121	—	6,240,512	—	—	2,015	2,518	7,881,607	23
62,649	10	9,900	—	—	—	34,752	50	5,256	973	967	114,557	24
274	—	5,116	—	—	—	—	—	—	103	102	5,595	25
321,454	93,356	—	19,308	—	—	4,933,678	7,857	—	56,114	4,811	5,436,578	26
376	—	—	—	—	—	4,742	—	—	67	—	5,185	27
64	—	509	—	310	—	18,654	831	—	78	12	20,458	28
19,012	—	2,632	—	—	—	36,974	1,586	—	1,316	673	62,193	29
219,893	429,000	—	20,000	2,488	—	5,427,339	—	—	58,608	6,627	6,163,955	30
1,977	5,676	1,406	—	—	—	165,383	1	—	1,745	89	176,277	31
4,252,225	**2,595,009**	**654,506**	**335,349**	**1,475,755**	**1,875,681**	**47,092,698**	**163,090**	**773,580**	**405,980**	**1,045,091**	**60,668,964**	
4,323,431	**2,627,210**	**675,186**	**370,076**	**1,488,132**	**1,901,316**	**47,395,268**	**166,452**	**807,843**	**410,193**	**1,048,850**	**61,213,957**	
3,615,094	**3,754,734**	**644,862**	**1,486,385**	**516,898**	**1,634,523**	**38,871,620**	**185,576**	**695,964**	**517,560**	**331,298**	**52,256,514**	

Liabilities and Shareholders' Equity ($000's)

Ref. No.		Deposits and Debentures		
		Demand	Term	Interest Due and Accrued
	A. Provincial (Ontario) Corporations	$	$	$
1	The Canborough Corporation	—	1,675	—
2	Home Savings & Loan Corporation	48	41,589	1,419
3	Landmark Savings and Loan Association	—	46,468	463
4	The Municipal Savings & Loan Corporation	117,618	190,055	9,489
5	Nipissing Mortgage Corporation	122	—	—
6	Shoppers Mortgage and Loan Corporation	—	38,213	3,090
	Subtotals A	**117,788**	**318,000**	**14,461**
	B. Other Corporations			
7	Bank of America Canada Mortgage Corporation	—	—	—
8	Bank of Montreal Mortgage Corporation	145,103	7,286,593	199,569
9	Canada Permanent Mortgage Corporation	689,627	2,258,234	81,587
10	Canada Trustco Mortgage Company	4,908,736	5,497,117	310,992
11	Central and Eastern Mortgage Corporation	548	116,563	2,692
12	CIBC Mortgage Corporation	53,488	7,510,944	245,249
13	Citibank Canada Mortgage Corporation	46	47,236	1,159
14	Continental Bank Mortgage Corporation	175,067	250,192	8,631
15	Credit Foncier	4,624	1,498,218	48,059
16	Fedco Mortgage Investment Company	45	330	57
17	First City Mortgage Company	1,631	133,920	5,359
18	Guardcor Loan Company	—	14,872	176
19	Morguard Mortgage Investment Company of Canada	—	294,174	11,787
20	National Bank of Greece (Canada) Mortgage Corporation	—	—	—
21	National Bank Mortgage Corporation	16,602	2,842,622	114,932
22	Nova Scotia Savings & Loan Company	37,295	373,824	24,469
23	Royal Bank Mortgage Corporation	152,439	4,905,781	146,570
24	The Royal Trust Company Mortgage Corporation	—	6,000	165
25	Royal Trustco Mortgage Company	—	—	—
26	Scotia Mortgage Corporation	—	4,996,912	149,988
27	Security Home Mortgage Investment Corporation	2	3,388	61
28	Seel Mortgage Investment Corporation	—	14,074	377
29	Standard Loan Company	258	56,840	2,458
30	TD Mortgage Corporation	538,409	5,017,671	110,796
31	Victoria and Grey Mortgage Corporation	1,199	157,180	8,703
	Subtotals B	**6,725,119**	**43,282,685**	**1,473,846**
	Totals 1985	**6,842,907**	**43,600,685**	**1,488,307**
	Totals 1984	**4,694,970**	**39,067,247**	**1,468,115**

Loan Corporations – 1985

Liabilities								Shareholders' Equity					
Bank Loans and Overdrafts	Income Tax Payable	Expenses Due and Accrued	Mortgages, Dividends Payable and Other Liabilities	Provision for Deficiency of Maximum Statutory Value	Deferred Income Taxes	Total Liabilities	Subordinated Notes	Share Capital	General Reserve	Investment Reserve	Retained Earnings	Total Shareholders' Equity	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	
41,283	—	247	7,032	—	—	50,237	—	8,300	—	—	(4,712)	3,588	1
1,088	(132)	117	—	—	53	44,182	—	1,910	951	—	274	3,135	2
160	—	27	—	—	305	47,423	—	2,170	524	—	44	2,738	3
—	282	989	6,949	—	3,499	328,881	800	12,314	246	—	6,237	18,797	4
—	4	4	2	—	14	146	—	1,004	—	—	67	1,071	5
—	—	40	55	—	110	41,508	—	3,747	—	—	(1,260)	2,487	6
42,531	**154**	**1,424**	**14,038**	**—**	**3,981**	**512,377**	**800**	**29,445**	**1,721**	**—**	**650**	**31,816**	
318,945	612	154	78	—	1,959	321,748	—	29,013	—	—	523	29,536	7
—	4,290	30,099	10,053	—	25,160	7,700,867	—	285,000	—	—	34,276	319,276	8
299,741	—	—	126,300	—	16,835	3,472,324	—	84,026	150,415	—	64,273	298,714	9
3,658	8,762	1,230	46,695	—	38,670	10,815,860	—	61,767	254,050	—	103,151	418,968	10
—	—	—	1,251	—	290	121,344	—	4,000	—	—	311	4,311	11
2,320,689	—	2,876	732	—	16,558	10,150,536	—	345,000	75	—	60,860	405,935	12
80,157	626	319	—	—	786	130,329	—	35,502	—	—	5,988	41,490	13
210,204	—	107	572	—	846	645,619	—	20,000	—	—	429	20,429	14
—	—	617	8,757	—	—	1,560,275	30,000	20,928	—	—	81,013	101,941	15
—	—	4	57	—	—	493	—	1,551	—	—	48	1,599	16
—	—	246	—	429	—	141,585	—	10,280	6,664	—	701	17,645	17
111	14	136	—	5	14	15,328	—	5,005	—	—	28	5,033	18
110	—	476	—	—	—	306,547	—	77,190	1,930	—	5,646	84,766	19
13,533	11	—	275	—	85	13,904	—	1,500	—	—	162	1,662	20
18,000	3,427	1,035	85	—	10,403	3,007,106	—	150,800	—	—	1,191	151,991	21
98	—	428	965	—	1,842	438,921	—	3,229	21,000	—	2,248	26,477	22
2,344,131	—	6,923	(122)	—	26,643	7,582,365	—	122,800	130,000	—	46,442	299,242	23
92,246	—	4	125	—	233	98,773	—	8,635	4,774	—	2,375	15,784	24
2	—	—	—	—	—	2	—	5,005	26	—	562	5,593	25
8,310	—	9,470	44,604	—	31,767	5,241,051	—	106,110	2,300	—	87,117	195,527	26
—	—	19	—	—	—	3,470	—	601	1,202	—	(88)	1,715	27
—	—	223	539	—	224	15,437	—	3,950	884	—	187	5,021	28
24	—	—	121	—	—	59,711	—	2,400	—	—	82	2,482	29
218,989	1,466	6,433	6,278	—	21,651	5,921,693	—	200,200	—	—	42,062	242,262	30
—	—	24	312	14	1,081	168,513	—	6,000	—	—	1,764	7,764	31
5,928,948	**19,208**	**60,823**	**247,677**	**448**	**195,047**	**57,933,801**	**30,000**	**1,590,492**	**573,320**	**—**	**541,351**	**2,705,163**	
5,971,479	**19,362**	**62,247**	**261,715**	**448**	**199,028**	**58,446,178**	**30,800**	**1,619,937**	**575,041**	**—**	**542,001**	**2,736,979**	
4,151,262	**775**	**161,418**	**206,503**	**4,931**	**160,807**	**49,916,028**	**31,250**	**1,504,396**	**376,300**	**28,252**	**400,288**	**2,309,236**	

Statement of Income and Expenses ($000's

Ref. No.	
	A. Provincial (Ontario) Corporations
1	The Canborough Corporation
2	Home Savings & Loan Corporation
3	Landmark Savings and Loan Association
4	The Municipal Savings & Loan Corporation
5	Nipissing Mortgage Corporation
6	Shoppers Mortgage and Loan Corporation
	Subtotals A
	B. Other Corporations
7	Bank of America Canada Mortgage Corporation
8	Bank of Montreal Mortgage Corporation
9	Canada Permanent Mortgage Corporation
10	Canada Trustco Mortgage Company
11	Central and Eastern Mortgage Corporation
12	CIBC Mortgage Corporation
13	Citibank Canada Mortgage Corporation
14	Continental Bank Mortgage Corporation
15	Credit Foncier
16	Fedco Mortgage Investment Company
17	First City Mortgage Company
18	Guardcor Loan Company
19	Morguard Mortgage Investment Company of Canada
20	National Bank of Greece (Canada) Mortgage Corporation
21	National Bank Mortgage Corporation
22	Nova Scotia Savings & Loan Company
23	Royal Bank Mortgage Corporation
24	The Royal Trust Company Mortgage Corporation
25	Royal Trustco Mortgage Company
26	Scotia Mortgage Corporation
27	Security Home Mortgage Investment Corporation
28	Seel Mortgage Investment Corporation
29	Standard Loan Company
30	TD Mortgage Corporation
31	Victoria and Grey Mortgage Corporation
	Subtotals B
	Totals 1985
	Totals 1984

Loan Corporations – 1985

Income			Expenses										
Investment Income Earned	Other Income	Total Income	Interest Incurred	Salaries and Staff Benefits	Other Operating Expenses	Depreciation	Total Expenses	Profit before Gains or (Losses) on Investments	Net Gain (Loss) on Investments	Profit Before Taxes	Income Taxes	Net Profit	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	
1,083	—	1,083	486	—	255	—	741	342	68	410	—	410	1
4,691	195	4,886	4,042	289	417	16	4,764	122	8	130	(186)	316	2
6,109	27	6,136	5,384	233	380	6	6,003	133	(46)	87	21	66	3
38,881	3,343	42,224	28,813	4,191	5,989	658	39,651	2,573	486	3,059	778	2,281	4
126	—	126	18	18	18	—	54	72	—	72	25	47	5
5,012	38	5,050	4,611	280	251	42	5,184	(134)	44	(90)	60	(150)	6
55,902	**3,603**	**59,505**	**43,354**	**5,011**	**7,310**	**722**	**56,397**	**3,108**	**560**	**3,668**	**698**	**2,970**	
41,791	1,118	42,909	33,804	899	7,042	15	41,760	1,149	—	1,149	575	574	7
922,244	55	922,299	785,621	5,141	72,147	—	862,909	59,390	(7,157)	52,233	13,730	38,503	8
395,173	1,501	396,674	309,575	17,076	22,082	467	349,200	47,474	(2,215)	45,259	1,190	44,069	9
1,164,091	40,495	1,204,586	910,268	87,274	78,208	7,143	1,082,893	121,693	—	121,693	14,682	107,011	10
12,550	164	12,714	11,289	—	1,320	—	12,609	105	—	105	54	51	11
1,178,995	1,823	1,180,818	1,033,591	8,736	98,122	355	1,140,804	40,014	(4,284)	35,730	8,666	27,064	12
22,853	(306)	22,547	17,982	144	1,003	—	19,129	3,418	(4)	3,414	1,746	1,668	13
68,583	4	68,587	61,108	—	2,753	—	63,861	4,726	(472)	4,254	2,080	2,174	14
196,713	9,783	206,496	172,900	16,116	14,562	1,101	204,679	1,817	(548)	1,269	(5,344)	6,613	15
358	—	358	133	—	31	—	164	194	—	194	—	194	16
18,343	403	18,746	15,679	—	898	45	16,622	2,124	262	2,386	993	1,393	17
836	—	836	415	—	351	1	767	69	—	69	28	41	18
48,541	1,179	49,720	36,750	52	3,432	—	40,234	9,486	(2,900)	6,586	—	6,586	19
1,811	—	1,811	1,572	53	77	—	1,702	109	—	109	49	60	20
339,474	4,296	343,770	296,302	609	29,815	—	326,726	17,044	75	17,119	6,279	10,840	21
53,402	821	54,223	44,953	3,505	3,061	236	51,755	2,468	(2,989)	(521)	(813)	292	22
718,760	—	718,760	644,205	7	59,356	—	703,568	15,192	—	15,192	(3,710)	18,902	23
14,430	141	14,571	11,437	7	844	—	12,288	2,283	717	3,000	625	2,375	24
581	—	581	—	—	6	—	6	575	53	628	64	564	25
579,453	13,055	592,508	479,371	3,850	29,807	133	513,161	79,347	(1,119)	78,228	32,810	45,418	26
350	—	350	122	5	113	—	240	110	—	110	—	110	27
2,033	—	2,033	1,208	145	156	3	1,512	521	(68)	453	—	453	28
6,378	—	6,378	6,062	1	310	—	6,373	5	(396)	(391)	(328)	(63)	29
625,278	142	625,420	505,273	—	61,957	—	567,230	58,190	—	58,190	21,207	36,983	30
19,146	61	19,207	16,706	450	959	—	18,115	1,092	(1)	1,091	513	578	31
6,432,167	**74,735**	**6,506,902**	**5,396,326**	**144,070**	**488,412**	**9,499**	**6,038,307**	**468,595**	**(21,046)**	**447,549**	**95,096**	**352,453**	
6,488,069	**78,338**	**6,566,407**	**5,439,680**	**149,081**	**495,722**	**10,221**	**6,094,704**	**471,703**	**(20,486)**	**451,217**	**95,794**	**355,423**	
5,671,688	**69,138**	**5,740,826**	**4,960,093**	**129,177**	**404,589**	**8,780**	**5,502,639**	**238,187**	**(3,130)**	**235,057**	**11,884**	**223,173**	

Statement of Retained Earnings ($000's)

Loan Corporations - 1985

Ref. No.		Add			Deduct						Ref. No.
		Opening Balance	Net Profit	Other	Dividends	Transfer to (from) Reserves	Change in Provision for Deficiency of Maximum Statutory Value	Change in Assets not Admitted	Other	Closing Balance	
	A. Provincial (Ontario) Corporations	$	$	$	$	$	$	$	$	$	
1	The Canborough Corporation	(5,122)	410	—	—	—	—	—	—	(4,712)	1
2	Home Savings & Loan Corporation	410	316	—	444	—	—	(1)	9	274	2
3	Landmark Savings and Loan Association	27	66	—	87	(41)	—	(3)	6	44	3
4	The Municipal Savings & Loan Corporation	5,039	2,281	—	1,080	—	—	(119)	122	6,237	4
5	Nipissing Mortgage Corporation	56	47	8	33	—	—	—	11	67	5
6	Shoppers Mortgage and Loan Corporation	(1,106)	(150)	—	5	—	—	(1)	—	(1,260)	6
	Subtotals A	**(696)**	**2,970**	**8**	**1,649**	**(41)**	**—**	**(124)**	**148**	**650**	
	B. Other Corporations										
7	Bank of America Canada Mortgage Corporation	4,389	574	—	4,690	—	—	(250)	—	523	7
8	Bank of Montreal Mortgage Corporation	10,720	38,503	667	4,320	—	—	11,294	—	34,276	8
9	Canada Permanent Mortgage Corporation	103,556	44,069	—	75,124	—	(3,738)	(242)	12,208	64,273	9
10	Canada Trustco Mortgage Company	24,345	107,011	13,250	32,398	—	—	8,041	1,016	103,151	10
11	Central and Eastern Mortgage Corporation	260	51	—	—	—	—	—	—	311	11
12	CIBC Mortgage Corporation	34,094	27,064	—	—	—	—	298	—	60,860	12
13	Citibank Canada Mortgage Corporation	3,877	1,668	—	—	—	—	(443)	—	5,988	13
14	Continental Bank Mortgage Corporation	(1,756)	2,174	—	—	—	—	(11)	—	429	14
15	Credit Foncier	80,820	6,613	—	3,986	—	—	2,434	—	81,013	15
16	Fedco Mortgage Investment Company	48	194	—	196	—	—	(2)	—	48	16
17	First City Mortgage Company	(620)	1,393	—	77	—	(523)	518	—	701	17
18	Guardcor Loan Company	—	41	—	—	—	5	8	—	28	18
19	Morguard Mortgage Investment Company of Canada	1,417	6,586	—	2,638	—	—	(281)	—	5,646	19
20	National Bank of Greece (Canada) Mortgage Corporation	85	60	17	—	—	—	—	—	162	20
21	National Bank Mortgage Corporation	1,197	10,840	—	9,000	—	—	1,715	131	1,191	21
22	Nova Scotia Savings & Loan Company	2,957	292	—	323	—	—	678	—	2,248	22
23	Royal Bank Mortgage Corporation	47,982	18,902	—	20,118	—	—	21	303	46,442	23
24	The Royal Trust Company Mortgage Corporation	4,248	2,375	—	4,248	—	—	—	—	2,375	24
25	Royal Trustco Mortgage Company	959	564	—	961	—	—	—	—	562	25
26	Scotia Mortgage Corporation	50,313	45,418	—	—	—	—	3,144	5,470	87,117	26
27	Security Home Mortgage Investment Corporation	74	110	—	194	—	—	78	—	(88)	27
28	Seel Mortgage Investment Corporation	193	453	—	448	—	—	11	—	187	28
29	Standard Loan Company	148	(63)	—	—	—	—	3	—	82	29
30	TD Mortgage Corporation	34,148	36,983	—	29,665	—	—	(596)	—	42,062	30
31	Victoria and Grey Mortgage Corporation	4,231	578	—	3,272	—	(227)	—	—	1,764	31
	Subtotals B	**407,685**	**352,453**	**13,934**	**191,658**	**—**	**(4,483)**	**26,418**	**19,128**	**541,351**	
	Totals 1985	**406,989**	**355,423**	**13,942**	**193,307**	**(41)**	**(4,483)**	**26,294**	**19,276**	**542,001**	
	Totals 1984	**346,297**	**223,173**	**(4,595)**	**164,173**	**(71,657)**	**4,662**	**12,720**	**54,689**	**400,288**	

Statement of Reserves ($000's)

Loan Corporations - 1985

Ref. No.		Opening Balance	Transfer from (to) Retained Earnings	Premium on Capital issued during year	Other	Closing Balance	Ref. No.
	A. Provincial (Ontario) Corporations	$	$	$	$	$	
1	The Canborough Corporation	—	—	—	—	—	1
2	Home Savings & Loan Corporation	535	—	451	(35)	951	2
3	Landmark Savings and Loan Association	565	(41)	—	—	524	3
4	The Municipal Savings & Loan Corporation	240	—	6	—	246	4
5	Nipissing Mortgage Corporation	—	—	—	—	—	5
6	Shoppers Mortgage and Loan Corporation	—	—	—	—	—	6
	Subtotals A	**1,340**	**(41)**	**457**	**(35)**	**1,721**	
	B. Other Corporations						
7	Bank of America Canada Mortgage Corporation	—	—	—	—	—	7
8	Bank of Montreal Mortgage Corporation	—	—	—	—	—	8
9	Canada Permanent Mortgage Corporation	114,666	—	13,293	22,456	150,415	9
10	Canada Trustco Mortgage Company	161,397	—	92,653	—	254,050	10
11	Central and Eastern Mortgage Corporation	—	—	—	—	—	11
12	CIBC Mortgage Corporation	75	—	—	—	75	12
13	Citibank Canada Mortgage Corporation	—	—	—	—	—	13
14	Continental Bank Mortgage Corporation	—	—	—	—	—	14
15	Credit Foncier	3,208	—	—	(3,208)	—	15
16	Fedco Mortgage Investment Company	—	—	—	—	—	16
17	First City Mortgage Company	6,664	—	—	—	6,664	17
18	Guardcor Loan Company	—	—	—	—	—	18
19	Morguard Mortgage Investment Company of Canada	1,930	—	—	—	1,930	19
20	National Bank of Greece (Canada) Mortgage Corporation	—	—	—	—	—	20
21	National Bank Mortgage Corporation	—	—	—	—	—	21
22	Nova Scotia Savings & Loan Company	21,000	—	—	—	21,000	22
23	Royal Bank Mortgage Corporation	60,000	—	70,000	—	130,000	23
24	The Royal Trust Company Mortgage Corporation	4,774	—	—	—	4,774	24
25	Royal Trustco Mortgage Company	26	—	—	—	26	25
26	Scotia Mortgage Corporation	2,300	—	—	—	2,300	26
27	Security Home Mortgage Investment Corporation	1,202	—	—	—	1,202	27
28	Seel Mortgage Investment Corporation	593	—	291	—	884	28
29	Standard Loan Company	—	—	—	—	—	29
30	TD Mortgage Corporation	—	—	—	—	—	30
31	Victoria and Grey Mortgage Corporation	—	—	—	—	—	31
	Subtotals B	**377,835**	**—**	**176,237**	**19,248**	**573,320**	
	Totals 1985	**379,175**	**(41)**	**176,694**	**19,213**	**575,041**	
	Totals 1984	**426,787**	**(71,657)**	**20,307**	**4,070**	**379,507**	

Summary of Securities ($000's)

Ref. No.	
	A. Provincial (Ontario) Corporations
1	The Canborough Corporation
2	Home Savings & Loan Corporation
3	Landmark Savings and Loan Association
4	The Municipal Savings & Loan Corporation
5	Nipissing Mortgage Corporation
6	Shoppers Mortgage and Loan Corporation
	Subtotals A

Loan Corporations – 1985

	Bonds						Stocks			Ref. No.
	Federal	Provincial	Municipal	Commercial Paper	Corporate	Total	Preferred	Common	Total	
	$	$	$	$	$	$	$	$	$	
B.V.	—	—	—	—	—	—	—	—	—	1
M.V.	—	—	—	—	—	—	—	—	—	
B.V.	—	—	—	1,099	—	1,099	5,917	112	6,029	2
M.V.	—	—	—	*1,099*	—	*1,099*	*6,095*	*103*	*6,198*	
B.V.	1,496	1,701	—	—	—	3,197	20	1	21	3
M.V.	*1,421*	*1,657*	—	—	—	*3,078*	*20*	*1*	*21*	
B.V.	24,524	2,322	—	—	—	26,846	12,378	1,950	14,328	4
M.V.	*24,721*	*2,121*	—	—	—	*26,842*	*12,390*	*1,989*	*14,379*	
B.V.	15	15	—	—	25	55	—	—	—	5
M.V.	*16*	*13*	—	—	*22*	*51*	—	—	—	
B.V.	704	300	—	—	—	1,004	302	—	302	6
M.V.	*700*	*300*	—	—	—	*1,000*	*301*	—	*301*	
B.V.	**26,739**	**4,338**	**—**	**1,099**	**25**	**32,201**	**18,617**	**2,063**	**20,680**	
M.V.	**26,858**	**4,091**	**—**	*1,099*	**22**	*32,070*	***18,806***	**2,093**	***20,899***	

(continued)

Summary of Securities ($000's) (continued)

Ref. No.	
	B. Other Corporations
7	Bank of America Canada Mortgage Corporation
8	Bank of Montreal Mortgage Corporation
9	Canada Permanent Mortgage Corporation
10	Canada Trustco Mortgage Company
11	Central and Eastern Mortgage Corporation
12	CIBC Mortgage Corporation
13	Citibank Canada Mortgage Corporation
14	Continental Bank Mortgage Corporation
15	Credit Foncier
16	Fedco Mortgage Investment Company
17	First City Mortgage Company
18	Guardcor Loan Company
19	Morguard Mortgage Investment Company of Canada
20	National Bank of Greece (Canada) Mortgage Corporation

Loan Corporations – 1985

	Bonds						Stocks			Ref. No.
	Federal	Provincial	Municipal	Commercial Paper	Corporate	Total	Preferred	Common	Total	
	$	$	$	$	$	$	$	$	$	
B.V.	—	—	—	—	—	—	—	—	—	7
M.V.	—	—	—	—	—	—	—	—	—	
B.V.	249,585	—	—	—	57,525	307,110	—	—	—	8
M.V.	*249,585*	—	—	—	*57,525*	*307,110*	—	—	—	
B.V.	49,565	13,862	7,680	26,082	179,631	276,820	87,119	17,661	104,780	9
M.V.	*49,047*	*13,234*	*8,518*	*26,082*	*181,885*	*278,766*	*90,657*	*23,375*	*114,032*	
B.V.	205,791	247,451	—	62,840	38,203	554,285	470,007	21,143	491,150	10
M.V.	*214,574*	*248,846*	—	*62,840*	*38,170*	*564,430*	*485,373*	*36,082*	*521,455*	
B.V.	—	—	—	—	—	—	—	—	—	11
M.V.	—	—	—	—	—	—	—	—	—	
B.V.	118,265	—	—	227,874	—	346,139	—	—	—	12
M.V.	*142,465*	—	—	*227,873*	—	*370,338*	—	—	—	
B.V.	—	—	—	—	—	—	—	—	—	13
M.V.	—	—	—	—	—	—	—	—	—	
B.V.	59,280	—	—	—	—	59,280	—	—	—	14
M.V.	*65,138*	—	—	—	—	*65,138*	—	—	—	
B.V.	12,426	38,329	23,521	15,049	51,236	140,561	16,391	8,086	24,477	15
M.V.	*12,886*	*41,837*	*27,290*	*15,239*	*52,905*	*150,157*	*16,518*	*13,310*	*29,828*	
B.V.	—	—	—	—	—	—	—	—	—	*16*
M.V.	—	—	—	—	—	—	—	—	—	
B.V.	324	324	—	—	11,087	11,735	1,426	928	2,354	17
M.V.	*290*	*278*	—	—	*11,128*	*11,696*	*1,350*	*585*	*1,935*	
B.V.	—	—	—	463	—	463	496	—	496	18
M.V.	—	—	—	*463*	—	*463*	*491*	—	*491*	
B.V.	—	—	—	—	—	—	—	—	—	19
M.V.	—	—	—	—	—	—	—	—	—	
B.V.	—	—	—	—	—	—	—	—	—	20
M.V.	—	—	—	—	—	—	—	—	—	

(continued)

Summary of Securities ($000's) (continued)

Ref. No.	
	B. Other Corporations (continued)
21	National Bank Mortgage Corporation
22	Nova Scotia Savings & Loan Company
23	Royal Bank Mortgage Corporation
24	The Royal Trust Company Mortgage Corporation
25	Royal Trustco Mortgage Company
26	Scotia Mortgage Corporation
27	Security Home Mortgage Investment Corporation
28	Seel Mortgage Investment Corporation
29	Standard Loan Company
30	TD Mortgage Corporation
31	Victoria and Grey Mortgage Corporation
	Subtotals B
	Totals 1985
	Totals 1984

Loan Corporations – 1985

	Bonds						Stocks			Ref. No.
	Federal	Provincial	Municipal	Commercial Paper	Corporate	Total	Preferred	Common	Total	
	$	$	$	$	$	$	$	$	$	
B.V.	42,405	9,424	1,366	—	18,000	71,195	—	—	—	21
M.V.	*42,768*	*9,492*	*1,367*	—	*18,000*	*71,627*	—	—	—	
B.V.	9,375	2,139	—	—	—	11,514	7,889	3,797	11,686	22
M.V.	*9,864*	*2,255*	—	—	—	*12,119*	*7,997*	*4,434*	*12,431*	
B.V.	—	—	—	—	287,865	287,865	—	—	—	23
M.V.	—	—	—	—	*287,865*	*287,865*	—	—	—	
B.V.	—	10	—	—	—	10	2,944	6,956	9,900	24
M.V.	—	*9*	—	—	—	*9*	*2,778*	*8,802*	*11,580*	
B.V.	—	—	—	—	—	—	5,116	—	5,116	25
M.V.	—	—	—	—	—	—	*5,469*	—	*5,469*	
B.V.	3,994	—	—	—	89,362	93,356	—	—	—	26
M.V.	*3,994*	—	—	—	*89,362*	*93,356*	—	—	—	
B.V.	—	—	—	—	—	—	—	—	—	27
M.V.	—	—	—	—	—	—	—	—	—	
B.V.	—	—	—	—	—	—	—	509	509	28
M.V.	—	—	—	—	—	—	—	*522*	*522*	
B.V.	—	—	—	—	—	—	883	1,749	2,632	29
M.V.	—	—	—	—	—	—	*969*	*2,226*	*3,195*	
B.V.	229,560	—	—	—	199,440	429,000	—	—	—	30
M.V.	*227,814*	—	—	—	*199,440*	*427,254*	—	—	—	
B.V.	5,376	75	—	—	225	5,676	623	783	1,406	31
M.V.	*5,847*	*63*	—	—	*215*	*6,125*	*588*	*814*	*1,402*	
B.V.	**985,946**	**311,614**	**32,567**	**332,308**	**932,574**	**2,595,009**	**592,894**	**61,612**	**654,506**	
M.V.	***1,024,272***	***316,014***	***37,175***	***332,497***	***936,495***	***2,646,453***	***612,190***	***90,150***	***702,340***	
B.V.	**1,012,685**	**315,952**	**32,567**	**333,407**	**932,599**	**2,627,210**	**611,511**	**63,675**	**675,186**	
M.V.	***1,051,130***	***320,105***	***37,175***	***333,596***	***936,517***	***2,678,523***	***630,996***	***92,243***	***723,239***	
B.V.	**691,421**	**688,813**	**45,353**	**440,201**	**1,888,946**	**3,754,734**	**584,677**	**60,185**	**644,862**	
M.V.	***706,026***	***689,234***	***49,080***	***440,202***	***1,891,918***	***3,776,460***	***580,990***	***69,566***	***650,546***	

Investment Income Earned ($000's)

Ref. No.	
	A. Provincial (Ontario) Corporations
1	The Canborough Corporation
2	Home Savings & Loan Corporation
3	Landmark Savings and Loan Association
4	The Municipal Savings & Loan Corporation
5	Nipissing Mortgage Corporation
6	Shoppers Mortgage and Loan Corporation
	Subtotals A
	B. Other Corporations
7	Bank of America Canada Mortgage Corporation
8	Bank of Montreal Mortgage Corporation
9	Canada Permanent Mortgage Corporation
10	Canada Trustco Mortgage Company
11	Central and Eastern Mortgage Corporation
12	CIBC Mortgage Corporation
13	Citibank Canada Mortgage Corporation
14	Continental Bank Mortgage Corporation
15	Credit Foncier
16	Fedco Mortgage Investment Company
17	First City Mortgage Company
18	Guardcor Loan Company
19	Morguard Mortgage Investment Company of Canada
20	National Bank of Greece (Canada) Mortgage Corporation
21	National Bank Mortgage Corporation
22	Nova Scotia Savings & Loan Company
23	Royal Bank Mortgage Corporation
24	The Royal Trust Company Mortgage Corporation
25	Royal Trustco Mortgage Company
26	Scotia Mortgage Corporation
27	Security Home Mortgage Investment Corporation
28	Seel Mortgage Investment Corporation
29	Standard Loan Company
30	TD Mortgage Corporation
31	Victoria and Grey Mortgage Corporation
	Subtotals B
	Totals 1985
	Totals 1984

Loan Corporations – 1985

Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Mortgages	Real Estate	Subsidiaries	Other	Total	Ref. No.
$	$	$	$	$	$	$	$	$	$	
20	—	—	—	—	1,063	—	—	—	1,083	1
282	11	355	—	—	4,043	—	—	—	4,691	2
414	303	—	—	—	5,392	—	—	—	6,109	3
3,296	1,812	1,295	2,220	1,523	23,443	—	319	4,973	38,881	4
3	4	—	—	—	116	—	—	3	126	5
533	103	1	—	—	4,388	46	(59)	—	5,012	6
4,548	**2,233**	**1,651**	**2,220**	**1,523**	**38,445**	**46**	**260**	**4,976**	**55,902**	
1,691	—	—	—	—	40,100	—	—	—	41,791	7
26,751	5,977	—	—	—	859,473	—	11,275	18,768	922,244	8
41,162	43,120	10,613	7,406	14,852	185,472	(1,459)	33,814	60,193	395,173	9
158,401	78,231	32,991	153,756	57,970	579,231	—	61,589	41,922	1,164,091	10
3,576	—	—	—	—	8,974	—	—	—	12,550	11
14,544	48,102	—	—	—	1,116,349	—	—	—	1,178,995	12
1,770	—	—	540	—	20,543	—	—	—	22,853	13
28,969	9,768	—	—	—	16,117	—	—	13,729	68,583	14
4,272	22,175	2,102	—	—	148,794	4,738	14,520	112	196,713	15
104	—	—	—	—	254	—	—	—	358	16
1,372	1,678	177	214	18	14,652	8	224	—	18,343	17
565	—	6	—	—	265	—	—	—	836	18
518	—	—	—	—	47,418	605	—	—	48,541	19
—	—	—	—	—	1,811	—	—	—	1,811	20
5,378	8,107	—	81	—	318,418	—	—	7,490	339,474	21
1,582	1,195	1,096	203	2,302	47,206	(182)	—	—	53,402	22
22,264	27,302	—	—	28,573	640,001	—	—	620	718,760	23
9,851	1	577	—	—	3,383	—	—	618	14,430	24
—	—	477	—	—	2	—	—	102	581	25
41,147	9,337	—	99	—	526,819	—	—	2,051	579,453	26
47	—	—	—	—	303	—	—	—	350	27
59	—	—	—	—	1,953	21	—	—	2,033	28
1,531	—	239	—	—	4,608	—	—	—	6,378	29
15,130	23,149	—	1,149	319	585,531	—	—	—	625,278	30
516	638	95	—	—	17,897	—	—	—	19,146	31
381,200	**278,780**	**48,373**	**163,448**	**104,034**	**5,185,574**	**3,731**	**121,422**	**145,605**	**6,432,167**	
385,748	**281,013**	**50,024**	**165,668**	**105,557**	**5,224,019**	**3,777**	**121,682**	**150,581**	**6,488,069**	
352,640	**312,554**	**30,464**	**79,019**	**61,090**	**4,503,422**	**1,581**	**59,587**	**271,331**	**5,671,688**	

Other Operating Expenses ($000's)

Ref. No.	
	A. Provincial (Ontario) Corporations
1	The Canborough Corporation
2	Home Savings & Loan Corporation
3	Landmark Savings and Loan Association
4	The Municipal Savings & Loan Corporation
5	Nipissing Mortgage Corporation
6	Shoppers Mortgage and Loan Corporation
	Subtotals A
	B. Other Corporations
7	Bank of America Canada Mortgage Corporation
8	Bank of Montreal Mortgage Corporation
9	Canada Permanent Mortgage Corporation
10	Canada Trustco Mortgage Company
11	Central and Eastern Mortgage Corporation
12	CIBC Mortgage Corporation
13	Citibank Canada Mortgage Corporation
14	Continental Bank Mortgage Corporation
15	Credit Foncier
16	Fedco Mortgage Investment Company
17	First City Mortgage Company
18	Guardcor Loan Company
19	Morguard Mortgage Investment Company of Canada
20	National Bank of Greece (Canada) Mortgage Corporation
21	National Bank Mortgage Corporation
22	Nova Scotia Savings & Loan Company
23	Royal Bank Mortgage Corporation
24	The Royal Trust Company Mortgage Corporation
25	Royal Trustco Mortgage Company
26	Scotia Mortgage Corporation
27	Security Home Mortgage Investment Corporation
28	Seel Mortgage Investment Corporation
29	Standard Loan Company
30	TD Mortgage Corporation
31	Victoria and Grey Mortgage Corporation
	Subtotals B
	Totals 1985
	Totals 1984

Advertising	Auditors' Fees	Commissions on Deposits and Debentures	Insurance		Legal Fees	Mortgage Fees	Rents		Consultancy Fees	Data Processing and Accounting Expenses	Management Fees	Miscellaneous	Total	Ref. No.
			Deposit	Other			Premises	Equipment						
$	$	$	$	$	$	$	$	$	$	$	$	$	$	
—	20	—	—	6	18	26	—	—	—	—	99	86	255	1
27	10	117	11	8	5	37	42	1	17	15	—	127	417	2
31	25	14	13	20	—	16	74	—	—	25	80	82	380	3
546	31	142	90	105	99	118	631	10	100	31	2,230	1,856	5,989	4
—	3	—	1	1	3	—	1	—	—	—	—	9	18	5
8	29	16	13	9	5	—	58	—	—	21	—	92	251	6
612	**118**	**289**	**128**	**149**	**130**	**197**	**806**	**11**	**117**	**92**	**2,409**	**2,252**	**7,310**	
3	—	—	—	43	25	323	152	884	—	—	5,138	474	7,042	7
2,347	101	687	1,054	3,743	51	20,007	1,125	—	—	112	13,071	29,849	72,147	8
1,796	127	11	771	277	192	135	1,563	2,714	212	—	1,275	13,009	22,082	9
7,130	108	9	2,567	616	295	1,191	19,763	12,505	856	786	—	32,382	78,208	10
—	3	—	30	—	—	—	—	—	—	—	1,283	4	1,320	11
938	211	19,280	—	—	54	33,317	729	153	1,755	4,654	33,109	3,922	98,122	12
6	1	—	1	1	3	291	177	55	—	—	—	468	1,003	13
—	—	—	50	—	—	—	—	—	—	—	2,622	81	2,753	14
1,041	126	1,103	332	121	559	952	2,118	102	—	1,790	—	6,318	14,562	15
—	2	—	1	—	—	2	—	—	24	—	—	2	31	16
—	24	186	46	6	15	428	—	—	—	—	—	193	898	17
7	26	10	—	2	19	—	—	—	—	65	140	82	351	18
109	39	446	63	7	30	850	—	—	—	—	1,710	178	3,432	19
6	—	—	—	—	—	58	—	—	—	—	—	13	77	20
538	46	6,255	861	49	8	17,807	80	1,534	—	—	—	2,637	29,815	21
275	44	347	116	209	2	67	429	274	—	—	—	1,298	3,061	22
—	32	10,879	989	—	2	19,571	—	—	—	4,228	6,342	17,313	59,356	23
—	10	519	20	—	12	138	—	—	—	—	—	145	844	24
—	3	—	—	—	—	—	—	—	—	—	—	3	6	25
712	36	8,618	516	563	108	8,574	727	4	—	2,675	192	7,082	29,807	26
4	10	1	6	—	18	7	6	—	49	—	—	12	113	27
5	16	26	3	6	9	1	2	—	—	65	—	23	156	28
26	—	61	17	—	—	13	—	—	—	—	178	15	310	29
10	23	26,828	810	76	19	—	—	—	—	—	21,706	12,485	61,957	30
18	5	—	44	—	—	636	37	12	—	55	—	152	959	31
14,971	**993**	**75,266**	**8,297**	**5,719**	**1,421**	**104,368**	**26,908**	**18,237**	**2,896**	**14,430**	**86,766**	**128,140**	**488,412**	
15,583	**1,111**	**75,555**	**8,425**	**5,868**	**1,551**	**104,565**	**27,714**	**18,248**	**3,013**	**14,522**	**89,175**	**130,392**	**495,722**	
14,300	**1,204**	**63,400**	**6,972**	**1,642**	**1,773**	**70,238**	**18,826**	**19,484**	**1,939**	**12,946**	**58,992**	**132,873**	**404,589**	

Gains and Losses on Investments ($000's)

Ref. No.		Bonds		Stocks	
		Gains	Losses	Gains	Losses
	A. Provincial (Ontario) Corporations	$	$	$	$
1	The Canborough Corporation	—	—	—	—
2	Home Savings & Loan Corporation	4	—	48	—
3	Landmark Savings and Loan Association	—	—	—	—
4	The Municipal Savings & Loan Corporation	299	—	189	—
5	Nipissing Mortgage Corporation	—	—	—	—
6	Shoppers Mortgage and Loan Corporation	25	—	—	—
	Subtotals A	**328**	**—**	**237**	**—**
	B. Other Corporations				
7	Bank of America Canada Mortgage Corporation	—	—	—	—
8	Bank of Montreal Mortgage Corporation	—	—	—	—
9	Canada Permanent Mortgage Corporation	3,949	1,995	4,602	640
10	Canada Trustco Mortgage Company	—	—	—	—
11	Central and Eastern Mortgage Corporation	—	—	—	—
12	CIBC Mortgage Corporation	—	—	—	—
13	Citibank Canada Mortgage Corporation	—	—	—	—
14	Continental Bank Mortgage Corporation	—	—	—	—
15	Credit Foncier	1,314	564	1,155	676
16	Fedco Mortgage Investment Company	—	—	—	—
17	First City Mortgage Company	432	—	643	718
18	Guardcor Loan Company	—	—	—	—
19	Morguard Mortgage Investment Company of Canada	—	—	—	—
20	National Bank of Greece (Canada) Mortgage Corporation	—	—	—	—
21	National Bank Mortgage Corporation	75	—	—	—
22	Nova Scotia Savings & Loan Company	5	1	1,488	4
23	Royal Bank Mortgage Corporation	—	—	—	—
24	The Royal Trust Company Mortgage Corporation	708	—	—	—
25	Royal Trustco Mortgage Company	—	—	53	—
26	Scotia Mortgage Corporation	—	—	—	—
27	Security Home Mortgage Investment Corporation	—	—	—	—
28	Seel Mortgage Investment Corporation	—	—	—	—
29	Standard Loan Company	—	—	2	—
30	TD Mortgage Corporation	—	—	—	—
31	Victoria and Grey Mortgage Corporation	—	—	—	—
	Subtotals B	**6,483**	**2,560**	**7,943**	**2,038**
	Totals 1985	**6,811**	**2,560**	**8,180**	**2,038**
	Totals 1984	**4,951**	**826**	**3,577**	**2,217**

Realized on Sale or Maturity					Adjustment of Book Values								Net Gains (Losses)	Ref. No.
Mortgages		Other		Net Realized Gains (Losses)	Bonds		Stocks		Mortgages		Other			
Gains	Losses	Gains	Losses		Write-ups	Write-downs	Write-ups	Write-downs	Write-ups	Write-downs	Write-ups	Write-downs		
$	$	$	$	$	$	$	$	$	$	$	$	$		
—	19	87	—	68	—	—	—	—	—	—	—	—	68	1
2	40	—	—	14	—	—	—	—	—	6	—	—	8	2
—	46	—	—	(46)	—	—	—	—	—	—	—	—	(46)	3
42	—	66	110	486	—	—	—	—	—	—	—	—	486	4
—	—	—	—	—	—	—	—	—	—	—	—	—	—	5
—	—	34	—	59	—	—	—	—	—	15	—	—	44	6
44	**105**	**187**	**110**	**581**	**—**	**—**	**—**	**—**	**—**	**21**	**—**	**—**	**560**	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	7
—	—	—	—	—	—	—	—	—	—	7,157	—	—	(7,157)	8
—	—	—	—	5,916	—	—	—	2,610	—	5,521	—	—	(2,215)	9
—	—	—	—	—	—	—	—	—	—	—	—	—	—	10
—	—	—	—	—	—	—	—	—	—	—	—	—	—	11
—	4,284	—	—	(4,284)	—	—	—	—	—	—	—	—	(4,284)	12
—	5	1	—	(4)	—	—	—	—	—	—	—	—	(4)	13
—	663	—	—	(663)	—	—	—	—	191	—	—	—	(472)	14
—	—	2,945	43	4,131	—	—	—	—	—	4,679	—	—	(548)	15
—	—	—	—	—	—	—	—	—	—	—	—	—	—	16
—	—	2	—	359	—	—	—	—	—	470	373	—	262	17
—	—	—	—	—	—	—	—	—	—	—	—	—	—	18
—	1,542	—	—	(1,542)	—	—	—	—	—	1,358	—	—	(2,900)	19
—	—	—	—	—	—	—	—	—	—	—	—	—	—	20
—	—	—	—	75	—	—	—	—	—	—	—	—	75	21
—	—	81	2,225	(656)	—	—	—	1,433	—	900	—	—	(2,989)	22
—	—	—	—	—	—	—	—	—	—	—	—	—	—	23
—	35	36	—	709	—	—	—	—	8	—	—	—	717	24
—	—	—	—	53	—	—	—	—	—	—	—	—	53	25
—	—	—	—	—	—	—	—	—	—	1,119	—	—	(1,119)	26
—	—	—	—	—	—	—	—	—	—	—	—	—	-	27
—	—	—	—	—	—	—	—	—	—	68	—	—	(68)	28
—	—	—	—	2	—	—	—	—	—	398	—	—	(396)	29
—	—	—	—	—	—	—	—	—	—	—	—	—	—	30
—	1	—	—	(1)	—	—	—	—	—	—	—	—	(1)	31
—	**6,530**	**3,065**	**2,268**	**4,095**	**—**	**—**	**—**	**4,043**	**199**	**21,670**	**373**	**—**	**(21,046)**	
44	**6,635**	**3,252**	**2,378**	**4,676**	**—**	**—**	**—**	**4,043**	**199**	**21,691**	**373**	**—**	**(20,486)**	
249	**7,381**	**32,145**	**8,845**	**21,653**	**—**	**365**	**—**	**1,685**	**425**	**22,689**	**—**	**469**	**(3,130)**	

TRUST COMPANIES

Assets
Liabilities and Shareholders' Equity
Statement of Income and Expenses
Statement of Retained Earnings
Statement of Reserves
Summary of Securities
Investment Income Earned
Other Operating Expenses
Gains and Losses on Investments

Estates Trusts and Agencies Under Administration

Assets ($000's)

Ref. No.		GUARANTEED TRUST FUNDS							
		Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Commercial Loans	Mortgages	Investment Income Due and Accrued
	A. Provincial (Ontario) Corporations	$	$	$	$	$	$	$	$
1	Cabot Trust Company	9,937	2,380	1,148	7,704	2,046	—	66,978	690
2	Community Trust Company Ltd.	1,746	205	—	4,653	—	—	60,351	441
3	Counsel Trust Company	15,573	2,257	9,511	6,653	140	—	307,183	3,723
4	District Trust Company	884	65	—	—	2,466	—	3,508	184
5	The Dominion Trust Company	6,802	1,275	—	5	—	—	33,821	377
6	The Effort Trust Company	5,716	70	—	2,104	—	—	23,785	374
7	Executive Trust Company	359	—	369	19,268	—	—	739	273
8	Family Trust Corporation	1,061	—	—	—	—	—	47,424	474
9	Financial Trust Company	83,583	25,072	60,961	63,131	8,639	—	293,864	4,767
10	Huronia Trust Company	1,162	704	1,770	4,248	3,236	—	38,100	460
11	London Trust & Savings Corporation	—	—	—	—	—	—	—	—
12	Monarch Trust Company	10,178	7,609	10,661	1,442	—	—	61,265	1,166
13	The Municipal Trust Company	10,618	349	—	—	2,075	—	108,567	809
14	National Trust Company	1,007,100	767,247	450,836	302,498	45,078	281,044	5,219,005	85,082
15	Security Trust Company	2,602	—	—	—	—	—	18,294	206
16	Vanguard Trust of Canada Limited	51,529	—	—	—	—	—	325,856	4,012
	Subtotals A	**1,208,850**	**807,233**	**535,256**	**411,706**	**63,680**	**281,044**	**6,608,740**	**103,038**

		COMPANY FUNDS													
Other Assets	Total Guaranteed Fund Assets	Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Mortgages	Real Estate	Investment in Subsidiaries	Investment Income Due and Accrued	Other Assets	Due from Guaranteed Trust Funds	Total Company Fund Assets	Total Assets	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	$	$	
—	90,883	21	—	—	—	—	—	—	94	—	211	5,437	5,763	96,646	1
120	67,516	360	1,170	—	—	997	—	—	356	20	210	1,619	4,732	72,248	2
31,804	376,844	993	241	2,110	—	—	22,496	1,425	1,623	145	2,390	14,160	45,583	422,427	3
176	7,283	1	—	—	—	—	3,676	2,261	—	67	2,309	(20,071)	(11,757)	(4,474)	4
—	42,280	6	166	—	—	—	—	—	1,714	8	441	1,370	3,705	45,985	5
—	32,049	659	518	983	—	—	1,813	—	2,675	31	443	644	7,766	39,815	6
—	21,008	102	—	1,542	—	—	—	—	—	1	43	504	2,192	23,200	7
17	48,976	729	—	—	—	—	1,630	—	443	17	5,794	3,004	11,617	60,593	8
104,626	644,643	2,294	—	—	—	—	—	—	1,138	—	4,371	38,073	45,876	690,519	9
—	49,680	700	1,639	—	—	—	—	545	—	—	562	—	3,446	53,126	10
—	—	1,140	—	—	—	—	—	—	—	7	1	—	1,148	1,148	11
—	92,321	—	—	—	—	—	—	—	—	—	21	5,996	6,017	98,338	12
—	122,418	—	—	—	—	—	—	—	—	—	1	13,887	13,888	136,306	13
30,262	8,188,152	754	15,264	124,833	—	—	—	19,420	5,128	1,438	48,201	206,513	421,551	8,609,703	14
—	21,102	—	270	266	—	—	—	—	612	8	134	464	1,754	22,856	15
16,185	397,582	149	571	—	—	—	—	—	2,739	18	3,049	18,232	24,758	422,340	16
183,190	**10,202,737**	**7,908**	**19,839**	**129,734**	**—**	**997**	**29,615**	**23,651**	**16,522**	**1,760**	**68,181**	**289,832**	**588,039**	**10,790,776**	

Assets ($000's)

Ref. No.		GUARANTEED TRUST FUNDS							
		Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Commercial Loans	Mortgages	Investment Income Due and Accrued
	B. Other Corporations	$	$	$	$	$	$	$	$
17	The Bankers' Trust Company	—	—	—	—	—	—	—	—
18	Bayshore Trust Company	19,413	8,529	—	—	1,267	—	33,362	888
19	Canada Permanent Trust Company	407,582	55,166	292,762	54,547	54,727	282,886	3,181,831	48,076
20	The Canada Trust Company	629,777	109,050	493,417	4,558	1,598	205,000	706,103	19,738
21	Central Trust Company	280,446	95,945	64,466	369,993	100,856	—	1,753,028	30,017
22	Co-operative Trust Company of Canada	18,631	43,811	7,600	9,431	1	—	566,381	8,978
23	Coronet Trust Company	12,943	7,628	—	6,458	15	—	122,107	1,538
24	Credit Foncier Trust Company	86,528	188,671	47,945	—	—	—	830,968	15,883
25	Eaton Trust Company	28,017	19,962	1,838	—	—	—	643,379	7,397
26	The Equitable Trust Company	2,320	100	—	—	—	—	21,357	219
27	The Fidelity Trust Company	865	20	—	—	4	—	124,955	7,069
28	First City Trust Company	326,790	102,091	131,276	224,642	79,722	400,286	1,061,077	23,963
29	General Trust of Canada	130,307	485,223	79,068	28,759	—	—	1,077,963	31,478
30	General Trust Inc.	—	—	—	—	—	—	—	—
31	Guaranty Trust Company of Canada	211,472	196,818	82,855	623,293	374,349	130,981	1,562,937	28,890
32	Guardian Trust Company	43,846	3,665	18,147	8,844	2,232	—	228,669	3,164
33	Household Trust Company	22,180	6,970	—	2,300	16,607	11,381	251,079	2,647
34	Income Trust Company	6,798	1,666	2,003	14,016	7,076	—	68,469	1,194
35	Inland Trust and Savings Corporation Limited	5,618	2,335	6,509	—	—	—	91,941	790
36	The International Trust Company	4,105	4,457	—	7,038	—	—	15,388	775
37	Investors Group Trust Co. Ltd.	34,044	56,589	16,433	—	—	—	310,295	6,132
38	Marcil Trust Company	—	—	—	—	—	—	—	—
39	The Merchant Trust Company	—	—	—	—	—	—	793	11
40	Montreal Trust Company	168,755	241,787	17,704	14,265	—	—	337,818	9,487
41	Montreal Trust Company of Canada	169,089	239,373	52,890	196,707	—	—	1,384,601	24,871
42	Morguard Trust Company	3,672	—	—	—	—	—	38,777	547
43	The Mutual Trust Company	6,736	7,375	—	2,449	—	—	35,600	424
44	Nova Scotia Savings & Trust Company	5,546	7,395	469	—	—	—	26,133	439
45	The Premier Trust Company	11,948	—	6,948	6,195	401	—	139,689	1,430
46	Quebec Trust	58,967	49,682	21,248	32,436	40,015	—	844,701	14,462
47	The Regional Trust Company	15,062	196	—	395	56	—	42,406	690
48	The Royal Trust Company	409,831	100,607	23,418	16,389	41,960	79,681	1,490,311	20,198
49	Royal Trust Corporation of Canada	388,168	281,276	245,734	53,071	215,811	777,676	5,175,392	77,550
50	Savings and Investment Trust	72,760	52,965	14,741	16,879	—	—	220,755	5,496
51	Standard Trust Company	500	4,282	92,675	216,835	350	—	467,266	18,030
52	Sterling Trust Corporation	65,789	155,029	29,020	30,585	20,744	544	513,528	15,046
53	Wellington Trust Company	4,001	3,602	—	—	—	—	19,668	—
	Subtotals B	**3,652,506**	**2,532,265**	**1,749,166**	**1,940,085**	**957,791**	**1,888,435**	**23,388,727**	**427,517**
	Totals 1985	**4,861,356**	**3,339,498**	**2,284,422**	**2,351,791**	**1,021,471**	**2,169,479**	**29,997,467**	**530,555**
	Totals 1984	**4,332,868**	**4,268,765**	**1,917,623**	**1,560,846**	**1,661,970**	**457,614**	**26,986,718**	**529,292**

COMPANY FUNDS															
Other Assets	Total Guaranteed Fund Assets	Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Mortgages	Real Estate	Investment in Subsidiaries	Investment Income Due and Accrued	Other Assets	Due from Guaranteed Trust Funds	Total Company Fund Assets	Total Assets	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	$	$	
—	—	36	367	—	—	—	—	—	7	—	700	—	1,110	1,110	17
59	63,518	—	1,198	—	—	—	—	—	923	46	22	3,196	5,385	68,903	18
11,413	4,388,990	193	357	161,436	960	—	—	37,112	436	919	21,095	31,987	254,495	4,643,485	19
46,178	2,215,419	869	1,892	30,526	—	—	—	227	44,802	370	60,041	11,456	150,183	2,365,602	20
14,327	2,709,078	315	53,747	14,682	—	—	14,288	11,451	10,040	1,144	6,676	2,387	114,730	2,823,808	21
4,877	659,710	2,884	3,403	8,483	—	—	—	19,853	36	928	1,463	—	37,050	696,760	22
7,548	158,237	103	7,313	140	—	—	—	—	—	174	22	—	7,752	165,989	23
64	1,170,059	4,765	7,353	29,689	—	—	37	20,815	—	137	3,097	(3,785)	62,108	1,232,167	24
2,073	702,666	33	2,753	125	467	92	7,641	19,805	—	68	211	6,384	37,579	740,245	25
21	24,017	394	100	237	20	322	55	—	528	6	37	434	2,133	26,150	26
230,019	362,932	9	—	—	—	—	—	314	10,946	—	8	(59,236)	(47,959)	314,973	27
60,702	2,410,549	—	—	21,775	1,602	381	2,908	—	175,421	185	13,407	(35,609)	180,070	2,590,619	28
8,738	1,841,536	—	3,017	89,835	—	—	—	263	38,407	1,401	16,797	5,902	155,622	1,997,158	29
—	—	762	—	1,796	—	—	67	—	—	13	5,041	—	7,679	7,679	30
70,101	3,281,696	43,827	10	53,602	—	22,919	3,998	24,938	25,519	2,775	15,294	—	192,882	3,474,578	31
82	308,849	1,203	250	1,783	—	—	—	12,501	—	24	11,011	1,035	27,807	336,456	32
83	313,247	19,201	8,443	—	14,500	8,839	1,188	564	—	153	7,886	6,172	66,946	380,193	33
682	101,904	101	774	101	—	45	125	—	2,127	9	789	4,138	8,209	110,113	34
4,062	111,255	68	1,019	970	34	71	3,964	—	—	49	383	207	6,765	118,020	35
—	31,763	7,596	10,454	—	—	—	—	—	—	408	(4,440)	4,685	18,703	50,466	36
5,552	429,045	3,784	3,573	4,645	—	—	8,757	—	—	188	790	—	21,737	450,782	37
—	—	675	—	351	—	—	49	—	—	—	1,230	—	2,305	2,305	38
—	804	841	505	1,731	—	—	—	—	—	—	23	—	3,100	3,904	39
340	790,156	28,753	499	21,704	—	—	263	2,218	1,488	698	13,105	—	68,728	858,884	40
2,245	2,069,776	8,849	10	96,303	—	—	—	939	7,685	3,786	8,329	—	125,901	2,195,677	41
7,970	50,966	7	—	637	—	—	—	585	—	—	69	2,733	4,031	54,997	42
1,593	54,177	15	—	5,371	—	—	—	—	—	754	188	160	6,488	60,665	43
—	39,982	973	670	—	—	—	988	—	—	22	15	—	2,668	42,650	44
7	166,618	—	—	127	—	—	893	1,120	—	8	389	12,953	15,490	182,108	45
649	1,062,160	21,795	9,743	9,801	—	599	—	—	6,316	417	9,400	623	58,694	1,120,854	46
867	59,672	61	—	—	—	—	5	—	—	17	28	3,537	3,648	63,320	47
201,150	2,383,545	55,086	541	39,491	—	—	—	3,111	28,599	—	12,467	—	139,295	2,522,840	48
54,564	7,269,242	75,753	430	409,279	1,362	—	8,512	25,211	—	6,468	29,120	—	556,135	7,825,377	49
5	383,601	5,956	1,786	2,303	48	—	—	1,218	—	221	2,544	518	14,594	398,195	50
57,401	857,339	—	—	18,153	—	—	18,256	11,306	12,739	821	(2,018)	(9,316)	49,941	907,280	51
23,452	853,737	10,143	7,291	9,024	766	10	2,810	1,434	295	486	580	—	32,839	886,576	52
491	27,762	7,412	417	351	924	367	—	—	—	189	11	590	10,261	38,023	53
817,315	**37,353,807**	**302,462**	**127,915**	**1,034,451**	**20,683**	**33,645**	**74,804**	**194,985**	**366,314**	**22,884**	**235,810**	**(8,849)**	**2,405,104**	**39,758,911**	
1,000,505	**47,556,544**	**310,370**	**147,754**	**1,164,185**	**20,683**	**34,642**	**104,419**	**218,636**	**382,836**	**24,644**	**303,991**	**280,983**	**2,993,143**	**50,549,687**	
1,252,102	**42,967,798**	**201,909**	**214,953**	**1,153,132**	**15,693**	**11,821**	**91,830**	**296,496**	**385,630**	**25,937**	**266,972**	**128,459**	**2,792,832**	**45,760,630**	

Liabilities and Shareholders' Equity ($000's)

Ref. No.		GUARANTEED TRUST FUNDS				
		Deposits & Certificates			Bank Loans and Overdrafts	Other Liabilities
		Demand	Term	Accrued Interest		
		$	$	$	$	$
	A. Provincial (Ontario) Corporations					
1	Cabot Trust Company	18,836	63,539	3,061	—	3
2	Community Trust Company Ltd.	17,854	45,701	1,985	—	84
3	Counsel Trust Company	54,531	288,345	14,614	—	1,887
4	District Trust Company	35	14,362	4,814	—	8,143
5	The Dominion Trust Company	4,632	34,674	1,577	—	27
6	The Effort Trust Company	172	29,444	1,789	—	—
7	Executive Trust Company	—	20,500	4	—	—
8	Family Trust Corporation	—	42,199	1,919	83	1,771
9	Financial Trust Company	165,799	410,846	22,846	—	7,079
10	Huronia Trust Company	10,695	37,559	1,426	—	—
11	London Trust & Savings Corporation	—	—	—	—	—
12	Monarch Trust Company	—	82,143	2,253	996	933
13	The Municipal Trust Company	592	101,086	6,853	—	—
14	National Trust Company	2,449,593	5,016,551	444,156	67,258	4,081
15	Security Trust Company	41	19,675	889	33	—
16	Vanguard Trust of Canada Limited	108,282	256,381	13,498	—	11
	Subtotals A	**2,831,062**	**6,463,005**	**521,684**	**68,370**	**24,019**

COMPANY FUNDS										SHAREHOLDERS' EQUITY					
Due to Company Funds	Deferred Income	Total Guaranteed Fund Liabilities	Bank Loans And Overdrafts	Provision for Deficiency of Maximum Statutory Value	Other Liabilities	Deferred Income Taxes	Total Company Fund Liabilities	Combined Company and Guaranteed Fund Liabilities	Subordinated Notes	Capital	General Reserves	Investment Reserves	Retained Earnings	Total Shareholders' Equity	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	$	$	
5,437	7	90,883	—	—	283	510	793	91,676	—	3,848	272	—	850	4,970	1
1,619	273	67,516	—	—	72	360	432	67,948	—	3,318	585	—	397	4,300	2
14,160	3,307	376,844	65	—	21,301	—	21,366	398,210	—	19,655	—	—	4,562	24,217	3
(20,071)	—	7,283	—	—	3,916	—	3,916	11,199	—	4,709	—	—	(20,382)	(15,673)	4
1,370	—	42,280	—	—	57	—	57	42,337	—	2,165	2,267	—	(784)	3,648	5
644	—	32,049	—	—	1,300	181	1,481	33,530	—	1,657	38	—	4,590	6,285	6
504	—	21,008	—	—	31	—	31	21,039	—	2,400	—	—	(239)	2,161	7
3,004	—	48,976	200	—	6,724	709	7,633	56,609	—	2,418	278	—	1,288	3,984	8
36,073	—	644,643	—	—	1,990	572	2,562	647,205	7,617	10,836	9,900	—	14,961	35,697	9
—	—	49,680	—	—	508	282	790	50,470	—	1,763	24	—	869	2,656	10
—	—	—	—	—	19	—	19	19	—	1,105	1	—	23	1,129	11
5,996	—	92,321	—	—	226	865	1,091	93,412	—	1,100	—	—	3,826	4,926	12
13,887	—	122,418	—	—	8,346	803	9,149	131,567	—	3,701	300	—	738	4,739	13
206,513	—	8,188,152	—	—	19,491	16,940	36,431	8,224,583	11,496	204,416	27,633	—	141,575	373,624	14
464	—	21,102	—	37	34	—	71	21,173	—	1,938	523	—	(778)	1,683	15
18,232	1,178	397,582	—	—	1,524	1,786	3,310	400,892	—	6,642	10,043	—	4,763	21,448	16
299,832	**4,765**	**10,202,737**	**265**	**37**	**65,822**	**23,008**	**89,132**	**10,291,869**	**19,113**	**271,671**	**51,864**	**—**	**156,259**	**479,794**	

Liabilities and Shareholders' Equity ($000's) (continued)

Ref. No.		GUARANTEED TRUST FUNDS				
		Deposits & Certificates				
		Demand	Term	Accrued Interest	Bank Loans and Overdrafts	Other Liabilities
	B. Other Corporations	$	$	$	$	$
17	The Bankers' Trust Company	—	—	—	—	—
18	Bayshore Trust Company	11	58,658	1,632	—	21
19	Canada Permanent Trust Company	899,027	3,268,588	152,039	—	37,349
20	The Canada Trust Company	1,424,999	554,116	32,600	—	192,248
21	Central Trust Company	718,074	1,925,731	39,782	—	23,104
22	Co-operative Trust Company of Canada	86,431	514,643	43,662	9,652	5,322
23	Coronet Trust Company	1,526	148,573	7,199	—	939
24	Credit Foncier Trust Company	1,537	1,107,737	62,554	—	2,016
25	Eaton Trust Company	64,103	594,344	31,254	3,255	933
26	The Equitable Trust Company	16	20,713	2,767	—	87
27	The Fidelity Trust Company	870	62,706	25,799	2,820	329,973
28	First City Trust Company	228,557	2,046,437	60,332	—	14,229
29	General Trust of Canada	166,833	1,624,284	39,966	—	4,551
30	General Trust Inc.	—	—	—	—	—
31	Guaranty Trust Company of Canada	956,636	2,151,994	104,207	—	68,255
32	Guardian Trust Company	30,082	252,529	18,184	5,754	1,065
33	Household Trust Company	33,550	262,592	10,933	—	—
34	Income Trust Company	7,630	82,545	6,689	380	522
35	Inland Trust and Savings Corporation Limited	4,760	101,071	4,884	333	—
36	The International Trust Company	9,160	17,356	560	—	2
37	Investors Group Trust Co. Ltd.	61,777	276,152	83,679	5,872	1,015
38	Marcil Trust Company	—	—	—	—	—
39	The Merchant Trust Company	—	770	8	22	4
40	Montreal Trust Company	202,847	569,291	18,018	—	—
41	Montreal Trust Company of Canada	305,483	1,691,130	73,163	—	—
42	Morguard Trust Company	—	45,150	3,083	—	—
43	The Mutual Trust Company	45,750	1,415	6,523	—	329
44	Nova Scotia Savings & Trust Company	228	37,304	1,919	523	8
45	The Premier Trust Company	17,916	127,381	8,222	—	146
46	Quebec Trust	62,273	952,503	40,021	—	6,740
47	The Regional Trust Company	9,925	43,515	1,845	—	850
48	The Royal Trust Company	469,907	1,735,348	71,851	39,611	66,828
49	Royal Trust Corporation of Canada	1,619,522	5,356,698	209,968	64,354	18,700
50	Savings and Investment Trust	7,905	347,908	12,278	12,002	2,990
51	Standard Trust Company	68,461	736,986	47,355	13,825	28
52	Sterling Trust Corporation	93,592	727,258	30,376	2,481	30
53	Wellington Trust Company	2,025	24,334	807	—	6
	Subtotals B	**7,601,413**	**27,467,760**	**1,274,159**	**160,884**	**778,290**
	Totals 1985	**10,432,475**	**33,930,765**	**1,795,843**	**229,254**	**802,309**
	Totals 1984	**9,836,367**	**30,566,285**	**1,750,999**	**106,886**	**491,892**

COMPANY FUNDS										SHAREHOLDERS' EQUITY					
Due to Company Funds	Deferred Income	Total Guaranteed Fund Liabilities	Bank Loans And Overdrafts	Provision for Deficiency of Maximum Statutory Value	Other Liabilities	Deferred Income Taxes	Total Company Fund Liabilities	Combined Company and Guaranteed Fund Liabilities	Subordinated Notes	Capital	General Reserves	Investment Reserves	Retained Earnings	Total Shareholders' Equity	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	$	$	
—	—	—	—	—	2	27	29	29	—	1,000	—	—	81	1,081	17
3,196	—	83,518	6	—	225	120	351	63,869	—	4,048	450	—	536	5,034	18
31,987	—	4,388,990	—	—	57,388	6,214	63,602	4,452,592	—	85,116	46,900	—	58,877	190,893	19
11,456	—	2,215,419	—	—	26,355	11,218	37,573	2,252,992	—	10,029	55	—	102,526	112,610	20
2,387	—	2,709,078	3,890	—	8,712	2,433	15,035	2,724,113	—	69,243	21,385	—	9,067	99,695	21
—	—	659,710	—	1,644	1,006	—	2,650	662,360	3,052	32,307	—	—	(959)	31,348	22
—	—	158,237	—	17	132	—	149	158,386	—	15,450	—	—	(7,847)	7,603	23
(3,785)	—	1,170,059	—	—	4,866	—	4,866	1,174,925	5,000	28,536	8,344	—	15,362	52,242	24
6,384	2,393	702,666	—	—	1,117	—	1,117	703,783	—	23,269	19,212	1,325	(7,344)	36,462	25
434	—	24,017	2	—	177	—	179	24,196	—	1,515	250	—	189	1,954	26
(59,236)	—	362,932	42,978	—	40,104	—	83,082	446,014	—	22,484	—	153,964	(307,489)	(131,041)	27
(35,609)	76,603	2,410,549	327	—	19,028	50	19,405	2,429,954	14,350	33,415	23,722	—	89,178	146,315	28
5,902	—	1,841,536	886	—	3,521	8,064	12,471	1,854,007	55,000	12,429	40,536	3,701	31,485	88,151	29
—	—	—	251	—	3,530	—	3,781	3,781	—	3,300	525	—	73	3,898	30
—	604	3,281,696	6,384	—	25,621	13,330	45,335	3,327,031	—	36,091	48,868	—	62,588	147,547	31
1,035	—	308,649	3,288	—	5,590	483	9,361	318,010	—	4,947	10,081	—	3,418	18,446	32
6,172	—	313,247	43,958	—	2,560	75	46,593	359,840	—	21,000	—	1,134	(1,781)	20,353	33
4,138	—	101,904	—	492	762	610	1,864	103,768	—	3,937	1,202	250	956	6,345	34
207	—	111,255	3	—	34	—	37	111,292	—	3,609	—	—	3,119	6,728	35
4,685	—	31,763	—	—	789	—	789	32,552	—	22,256	—	—	(4,342)	17,914	36
—	550	429,045	—	—	750	2,820	3,570	432,615	—	10,600	100	—	7,467	18,167	37
—	—	—	—	1	1,251	2	1,254	1,254	—	1,228	—	—	(177)	1,051	38
—	—	804	—	—	824	—	824	1,628	—	1,500	100	—	676	2,276	39
—	—	790,156	—	—	10,856	3,235	14,091	804,247	29,484	3,174	10,483	—	11,496	25,153	40
—	—	2,069,776	—	—	9,420	5,157	14,577	2,084,353	30,000	40,313	4,687	—	36,324	81,324	41
2,733	—	50,966	—	—	(30)	—	(30)	50,936	—	2,575	567	—	919	4,061	42
160	—	54,177	700	—	314	49	1,063	55,240	—	4,352	50	—	1,023	5,425	43
—	—	39,982	—	—	1	237	238	40,220	—	2,004	—	—	426	2,430	44
12,953	—	166,618	6	—	354	717	1,077	167,695	—	3,175	6,825	—	4,413	14,413	45
623	—	1,062,160	—	—	3,747	3,858	7,605	1,069,765	12,465	23,811	3,309	—	11,504	38,624	46
3,537	—	59,672	—	—	121	—	121	59,793	—	4,535	6	100	(1,114)	3,527	47
—	—	2,383,545	—	—	6,723	45,718	52,441	2,435,986	—	8,634	58,854	—	19,366	86,854	48
—	—	7,269,242	—	—	301,005	13,261	314,266	7,583,508	—	166,789	10,527	—	64,553	241,869	49
518	—	383,601	—	—	1,453	918	2,371	385,972	—	5,250	—	173	6,800	12,223	50
(9,316)	—	857,339	1,590	—	6,263	566	8,419	865,758	—	21,209	5,775	—	14,538	41,522	51
—	—	853,737	—	—	2,670	2,090	4,760	858,497	—	6,244	10,330	—	11,505	28,079	52
590	—	27,762	—	—	239	—	239	28,001	—	10,000	—	—	22	10,022	53
(8,849)	**80,150**	**37,353,807**	**104,269**	**2,154**	**547,480**	**121,252**	**775,155**	**38,128,962**	**149,351**	**749,374**	**333,143**	**160,647**	**237,434**	**1,480,598**	
280,983	**84,915**	**47,556,544**	**104,534**	**2,191**	**613,302**	**144,260**	**864,287**	**48,420,831**	**168,464**	**1,021,045**	**385,007**	**160,647**	**393,693**	**1,960,392**	
128,459	**86,910**	**42,967,798**	**147,000**	**20,040**	**511,007**	**139,848**	**817,895**	**43,785,693**	**133,433**	**994,041**	**392,670**	**159,536**	**295,257**	**1,841,504**	

Statement of Income and Expenses ($000's)

Ref. No.		Investment Income Earned	Fees and Commissions Earned on E.T.A.
	A. Provincial (Ontario) Corporations	**$**	**$**
1	Cabot Trust Company	9,693	14
2	Community Trust Company Ltd.	7,772	29
3	Counsel Trust Company	40,960	143
4	District Trust Company	2,841	19
5	The Dominion Trust Company	4,157	—
6	The Effort Trust Company	3,720	3,701
7	Executive Trust Company	3,426	—
8	Family Trust Corporation	5,211	—
9	Financial Trust Company	55,497	48
10	Huronia Trust Company	5,634	—
11	London Trust & Savings Corporation	107	—
12	Monarch Trust Company	9,303	—
13	The Municipal Trust Company	12,057	—
14	National Trust Company	941,768	50,603
15	Security Trust Company	2,807	—
16	Vanguard Trust of Canada Limited	36,396	6
	Subtotals A	**1,141,349**	**54,563**

Income			Expenses											
Real Estate Sales Income	Other	Total Income	Interest Incurred	Salaries and Staff Benefits	Real Estate Commissions	Other Operating Expenses	Depreciation	Total Expenses	Profit Before Gains or (Losses) on Investments	Net Gain (Loss) on Investments	Profit Before Taxes	Income Taxes	Net Profit	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	$	
—	198	9,905	7,482	703	—	837	52	9,074	831	—	831	364	467	1
—	194	7,995	6,629	470	—	540	65	7,704	291	2	293	91	202	2
—	3,903	45,006	34,334	2,599	—	3,493	585	41,011	3,995	(2,024)	1,971	(1,263)	3,234	3
—	432	3,292	4,563	11	—	263	61	4,898	(1,606)	1,606	—	—	—	4
—	696	4,853	3,498	558	—	576	26	4,658	195	(58)	137	—	137	5
—	26	7,447	2,545	2,148	—	533	54	5,280	2,167	—	2,167	1,045	1,122	6
—	—	3,426	3,247	135	—	123	11	3,516	(90)	(66)	(156)	(59)	(97)	7
17,218	333	22,762	4,168	2,890	11,079	2,754	269	21,160	1,602	(82)	1,520	771	749	8
—	16,013	71,558	53,259	4,719	—	9,179	592	67,749	3,809	3,826	7,635	—	7,635	9
—	188	5,822	4,152	672	—	402	86	5,312	510	92	602	184	418	10
—	—	107	—	—	—	91	—	91	16	—	16	8	8	11
—	112	9,415	7,347	194	—	184	5	7,730	1,685	490	2,175	590	1,585	12
—	44	12,101	10,023	—	—	1,514	—	11,537	564	(275)	289	148	141	13
—	16,042	1,008,413	780,177	87,226	—	58,329	9,481	935,213	73,200	5,206	78,406	13,383	65,023	14
68	183	3,058	2,537	350	62	314	28	3,291	(233)	77	(156)	—	(156)	15
—	1,177	37,579	30,110	1,805	—	2,260	377	34,552	3,027	(521)	2,506	733	1,773	16
17,286	**39,541**	**1,252,739**	**954,071**	**104,480**	**11,141**	**81,392**	**11,692**	**1,162,776**	**89,963**	**8,273**	**98,236**	**15,995**	**82,241**	

Statement of Income and Expenses ($000's) (continued)

Ref. No.		Investment Income Earned	Fees and Commissions Earned on E.T.A.
	B. Other Corporations	$	$
17	The Bankers' Trust Company	104	178
18	Bayshore Trust Company	5,147	—
19	Canada Permanent Trust Company	504,664	52,657
20	The Canada Trust Company	225,765	38,272
21	Central Trust Company	304,451	7,063
22	Co-operative Trust Company of Canada	81,889	4,390
23	Coronet Trust Company	14,301	17
24	Credit Foncier Trust Company	135,612	154
25	Eaton Trust Company	84,444	782
26	The Equitable Trust Company	2,761	—
27	The Fidelity Trust Company	16,833	21
28	First City Trust Company	284,346	2,974
29	General Trust of Canada	206,374	17,191
30	General Trust Inc.	351	—
31	Guaranty Trust Company of Canada	373,770	24,947
32	Guardian Trust Company	37,070	1,715
33	Household Trust Company	28,448	276
34	Income Trust Company	12,339	175
35	Inland Trust and Savings Corporation Limited	15,953	15
36	The International Trust Company	7,072	1,742
37	Investors Group Trust Co. Ltd.	51,233	3,848
38	Marcil Trust Company	88	3,882
39	The Merchant Trust Company	145	—
40	Montreal Trust Company	73,550	49,966
41	Montreal Trust Company of Canada	230,288	47,571
42	Morguard Trust Company	8,680	25
43	The Mutual Trust Company	5,042	1,194
44	Nova Scotia Savings & Trust Company	4,294	—
45	The Premier Trust Company	20,128	240
46	Quebec Trust	124,688	15,810
47	The Regional Trust Company	7,977	12
48	The Royal Trust Company	276,459	38,901
49	Royal Trust Corporation of Canada	843,572	45,977
50	Savings and Investment Trust	44,366	7,377
51	Standard Trust Company	102,098	1,901
52	Sterling Trust Corporation	98,433	1,083
53	Wellington Trust Company	3,667	25
	Subtotals B	**4,236,402**	**370,381**
	Totals 1985	**5,377,751**	**424,944**
	Totals 1984	**4,737,331**	**365,053**

Income			Expenses											
Real Estate Sales Income	Other	Total Income	Interest Incurred	Salaries and Staff Benefits	Real Estate Commissions	Other Operating Expenses	Depreciation	Total Expenses	Profit Before Gains or (Losses) on Investments	Net Gain (Loss) on Investments	Profit Before Taxes	Income Taxes	Net Profit	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	$	
—	—	282	—	—	—	127	—	127	155	—	155	74	81	17
—	149	5,296	4,207	399	—	303	44	4,953	343	240	583	148	435	18
123,224	6,954	687,499	423,884	68,983	88,323	68,222	6,973	656,385	31,114	(10,135)	20,979	(2,412)	23,391	19
50,029	6,760	320,826	168,328	48,188	26,535	29,259	6,811	279,121	41,705	—	41,705	(360)	42,065	20
5,473	12,352	329,339	251,096	25,674	3,092	24,878	1,637	306,377	22,962	(5,358)	17,604	5,702	11,902	21
—	2,343	88,622	69,219	6,752	—	6,260	924	83,155	5,467	(5,450)	17	—	17	22
—	51	14,369	13,939	1,007	—	768	67	15,781	(1,412)	(539)	(1,951)	—	(1,951)	23
—	1,224	136,990	121,624	—	—	11,093	—	132,717	4,273	(2,724)	1,549	(1,637)	3,186	24
—	3,342	88,568	73,336	5,858	—	5,508	223	84,925	3,643	(2,933)	710	—	710	25
—	245	3,006	2,259	353	—	233	9	2,854	152	(19)	133	—	133	26
—	967	17,821	54,770	2	—	2,913	—	57,685	(39,864)	(1,639)	(41,503)	—	(41,503)	27
—	16,580	303,900	250,069	22,348	—	22,941	2,355	297,713	6,187	18,221	24,408	(122)	24,530	28
—	290	223,855	177,873	18,654	—	15,794	904	213,225	10,630	4,786	15,416	918	14,498	29
21,477	—	21,828	—	2,692	15,865	2,222	339	21,118	710	(40)	670	270	400	30
—	4,147	402,864	291,723	41,517	—	42,456	2,135	377,831	25,033	(3,063)	21,970	5,799	16,171	31
—	6,433	45,218	32,428	5,664	—	5,527	613	44,232	986	(379)	607	(733)	1,340	32
—	646	29,370	18,945	3,124	—	3,785	420	26,274	3,096	(678)	2,418	175	2,243	33
—	900	13,414	10,239	1,107	—	905	30	12,281	1,133	227	1,360	401	959	34
—	125	16,093	13,929	573	—	957	—	15,459	634	(428)	206	(212)	418	35
—	273	9,087	3,748	1,641	—	2,499	44	7,932	1,155	374	1,529	—	1,529	36
—	470	55,551	45,447	2,006	—	5,292	19	52,764	2,787	(454)	2,333	175	2,158	37
—	—	3,970	25	2,431	—	1,368	85	3,909	61	—	61	21	40	38
—	10	155	11	67	—	90	1	169	(14)	141	127	(17)	144	39
—	841	124,357	61,450	42,698	—	19,076	721	123,945	412	1,201	1,613	(51)	1,664	40
—	1,698	279,557	196,346	38,728	—	30,626	1,504	267,204	12,353	2,289	14,642	(274)	14,916	41
—	73	8,778	7,313	3	—	334	30	7,680	1,098	(2,908)	(1,810)	(950)	(860)	42
—	98	6,334	3,860	864	—	797	—	5,521	813	159	972	184	788	43
—	11	4,305	3,862	2	—	271	—	4,135	170	—	170	83	87	44
—	207	20,575	16,286	1,007	—	1,150	129	18,572	2,003	544	2,547	957	1,590	45
—	11	140,509	106,440	18,064	—	10,067	1,105	135,676	4,833	(248)	4,585	537	4,048	46
—	460	8,449	6,751	1,195	—	1,300	—	9,246	(797)	(442)	(1,239)	(55)	(1,184)	47
—	1,449	316,809	228,931	23,002	—	47,407	1,017	300,357	16,452	3,612	20,064	3,513	16,551	48
—	15,773	905,322	695,722	94,861	—	62,709	6,179	859,471	45,851	6,694	52,545	(2,501)	55,046	49
—	1,407	53,150	38,326	8,843	—	3,438	500	51,107	2,043	155	2,198	288	1,910	50
—	5,259	109,258	88,106	5,679	—	6,071	21	99,877	9,381	(2,509)	6,872	(544)	7,416	51
—	2,132	101,648	85,075	6,187	—	7,236	205	98,703	2,945	291	3,236	(274)	3,510	52
—	640	4,332	2,553	922	—	863	93	4,431	(99)	778	679	(39)	718	53
200,203	**94,320**	**4,901,306**	**3,568,120**	**501,095**	**133,815**	**444,745**	**35,137**	**4,682,912**	**218,394**	**(234)**	**218,160**	**9,064**	**209,096**	
217,489	**133,861**	**6,154,045**	**4,522,191**	**605,575**	**144,956**	**526,137**	**46,829**	**5,845,688**	**308,357**	**8,039**	**316,396**	**25,059**	**291,337**	
328,170	**109,804**	**5,540,358**	**4,013,956**	**519,109**	**193,999**	**512,808**	**35,651**	**5,275,523**	**264,835**	**(44,344)**	**220,491**	**26,310**	**194,181**	

Statement of Retained Earnings ($000's)

Ref. No.		Add			Deduct						Ref. No.
		Opening Balance	Net Profit	Other	Dividends	Transfer to (from) Reserves	Change in Provision for Deficiency of Maximum Statutory Value	Change in Assets not Admitted	Other	Closing Balance	
	A. Provincial (Ontario) Corporations	$	$	$	$	$	$	$	$	$	
1	Cabot Trust Company	566	467	—	118	—	—	51	14	850	1
2	Community Trust Company Ltd.	409	202	—	156	—	—	(27)	85	397	2
3	Counsel Trust Company	1,167	3,234	—	144	—	—	(593)	288	4,562	3
4	District Trust Company	(22,055)	—	1,621	—	—	—	(52)	—	(20,382)	4
5	The Dominion Trust Company	(975)	137	—	—	—	—	(54)	—	(784)	5
6	The Effort Trust Company	3,455	1,122	—	—	—	—	(13)	—	4,590	6
7	Executive Trust Company	(7)	(97)	—	139	—	—	(4)	—	(239)	7
8	Family Trust Corporation	129	749	495	—	—	—	85	—	1,288	8
9	Financial Trust Company	7,350	7,635	—	700	—	—	(676)	—	14,961	9
10	Huronia Trust Company	573	418	—	146	—	—	(40)	16	869	10
11	London Trust & Savings Corporation	(2)	8	—	—	—	—	(17)	—	23	11
12	Monarch Trust Company	2,432	1,585	—	—	—	—	1	190	3,826	12
13	The Municipal Trust Company	613	141	—	14	—	—	2	—	738	13
14	National Trust Company	88,382	65,023	—	17,884	—	—	(6,054)	—	141,575	14
15	Security Trust Company	(548)	(156)	—	—	—	37	—	37	(778)	15
16	Vanguard Trust of Canada Limited	3,307	1,773	—	648	—	—	(331)	—	4,763	16
	Subtotals A	**84,796**	**82,241**	**2,116**	**19,949**	**—**	**37**	**(7,722)**	**630**	**156,259**	

Ref. No.		Add			Deduct						Ref. No.
		Opening Balance	Net Profit	Other	Dividends	Transfer to (from) Reserves	Change in Provision for Deficiency of Maximum Statutory Value	Change in Assets not Admitted	Other	Closing Balance	
	B. Other Corporations	$	$	$	$	$	$	$	$	$	
17	The Bankers' Trust Company	136	81	—	136	—	—	—	—	81	17
18	Bayshore Trust Company	365	435	—	—	—	—	11	253	536	18
19	Canada Permanent Trust Company	34,599	23,391	4	5,362	—	(5,830)	(415)	—	58,877	19
20	The Canada Trust Company	120,017	42,065	—	60,089	—	(1,384)	(533)	1,384	102,526	20
21	Central Trust Company	(3,882)	11,902	3,413	9,509	—	(8,975)	297	1,535	9,067	21
22	Co-operative Trust Company of Canada	(2,932)	17	—	—	—	(1,868)	(88)	—	(959)	22
23	Coronet Trust Company	(5,204)	(1,951)	538	—	—	—	—	1,230	(7,847)	23
24	Credit Foncier Trust Company	13,844	3,186	—	1,225	—	—	443	—	15,362	24
25	Eaton Trust Company	(8,275)	710	—	—	—	(26)	(195)	—	(7,344)	25
26	The Equitable Trust Company	72	133	2	—	—	—	18	—	189	26
27	The Fidelity Trust Company	(263,817)	(41,503)	—	—	(1,646)	—	—	3,815	(307,489)	27
28	First City Trust Company	98,911	24,530	—	34,779	—	—	(516)	—	89,178	28
29	General Trust of Canada	27,784	14,498	—	7,437	—	—	3,360	—	31,485	29
30	General Trust Inc.	(220)	400	—	—	—	—	107	—	73	30
31	Guaranty Trust Company of Canada	50,547	16,171	8	3,384	—	(1,137)	756	1,135	62,588	31
32	Guardian Trust Company	3,773	1,340	—	1,695	—	—	—	—	3,418	32
33	Household Trust Company	(3,420)	2,243	—	—	—	—	604	—	(1,781)	33
34	Income Trust Company	(267)	959	—	176	—	(315)	(125)	—	956	34
35	Inland Trust and Savings Corporation Limited	3,749	418	—	288	—	—	(107)	867	3,119	35
36	The International Trust Company	(4,736)	1,529	122	1,473	—	(492)	276	—	(4,342)	36
37	Investors Group Trust Co. Ltd.	5,228	2,158	—	—	—	(83)	(320)	322	7,467	37
38	Marcil Trust Company	89	40	—	—	—	1	305	—	(177)	38
39	The Merchant Trust Company	572	144	—	—	—	—	40	—	676	39
40	Montreal Trust Company	14,824	1,664	—	4,475	—	—	517	—	11,496	40
41	Montreal Trust Company of Canada	23,439	14,916	—	233	—	—	1,748	50	36,324	41
42	Morguard Trust Company	3,063	(860)	—	1,398	—	(3)	(111)	—	919	42
43	The Mutual Trust Company	502	788	—	350	—	—	(83)	—	1,023	43
44	Nova Scotia Savings & Trust Company	339	87	—	—	—	—	—	—	426	44
45	The Premier Trust Company	16,470	1,590	—	13,538	—	—	109	—	4,413	45
46	Quebec Trust	9,001	4,048	—	1,093	—	—	452	—	11,504	46
47	The Regional Trust Company	87	(1,184)	—	—	—	(7)	24	—	(1,114)	47
48	The Royal Trust Company	21,832	16,551	—	18,995	—	—	22	—	19,366	48
49	Royal Trust Corporation of Canada	39,314	55,046	—	30,363	—	—	(556)	—	64,553	49
50	Savings and Investment Trust	5,527	1,910	—	637	—	—	—	—	6,800	50
51	Standard Trust Company	10,382	7,416	—	2,486	—	(1,742)	2,370	146	14,538	51
52	Sterling Trust Corporation	8,204	3,510	—	791	—	(612)	30	—	11,505	52
53	Wellington Trust Company	(16)	718	—	400	—	(14)	294	—	22	53
	Subtotals B	**219,901**	**209,096**	**4,087**	**200,312**	**(1,646)**	**(22,487)**	**8,734**	**10,737**	**237,434**	
	Totals 1985	**304,697**	**291,337**	**6,203**	**220,261**	**(1,646)**	**(22,450)**	**1,012**	**11,367**	**393,693**	
	Totals 1984	**536,130**	**194,181**	**8,870**	**146,565**	**(19,848)**	**21,572**	**48,254**	**247,381**	**295,257**	

Statement of Reserves ($000's)

Ref. No.		Opening Balance	Premium on Capital issued during year	Transfer from (to) Retained Earnings	Other	Closing Balance	Ref. No.
	A. Provincial (Ontario) Corporations	$	$	$	$	$	
1	Cabot Trust Company	42	230	—	—	272	1
2	Community Trust Company Ltd.	510	75	—	—	585	2
3	Counsel Trust Company	7,811	—	—	(7,811)	—	3
4	District Trust Company	—	—	—	—	—	4
5	The Dominion Trust Company	1,892	375	—	—	2,267	5
6	The Effort Trust Company	38	—	—	—	38	6
7	Executive Trust Company	—	—	—	—	—	7
8	Family Trust Corporation	278	—	—	—	278	8
9	Financial Trust Company	9,900	—	—	—	9,900	9
10	Huronia Trust Company	24	—	—	—	24	10
11	London Trust & Savings Corporation	—	—	—	1	1	11
12	Monarch Trust Company	—	—	—	—	—	12
13	The Municipal Trust Company	300	—	—	—	300	13
14	National Trust Company	27,633	—	—	—	27,633	14
15	Security Trust Company	485	38	—	—	523	15
16	Vanguard Trust of Canada Limited	8,796	1,247	—	—	10,043	16
	Subtotals A	**57,709**	**1,965**	**—**	**(7,810)**	**51,864**	

Ref. No.		Opening Balance	Premium on Capital issued during year	Transfer from (to) Retained Earnings	Other	Closing Balance	Ref. No.
	B. Other Corporations	$	$	$	$	$	
17	The Bankers' Trust Company	—	—	—	—	—	17
18	Bayshore Trust Company	100	350	—	—	450	18
19	Canada Permanent Trust Company	46,900	—	—	—	46,900	19
20	The Canada Trust Company	55	—	—	—	55	20
21	Central Trust Company	19,565	1,820	—	—	21,385	21
22	Co-operative Trust Company of Canada	—	—	—	—	—	22
23	Coronet Trust Company	—	—	—	—	—	23
24	Credit Foncier Trust Company	4,496	4,034	—	(186)	8,344	24
25	Eaton Trust Company	22,193	—	—	(1,656)	20,537	25
26	The Equitable Trust Company	305	—	—	(55)	250	26
27	The Fidelity Trust Company	151,795	—	(1,646)	3,815	153,964	27
28	First City Trust Company	34,055	52	—	(10,385)	23,722	28
29	General Trust of Canada	43,428	649	—	160	44,237	29
30	General Trust Inc.	525	—	—	—	525	30
31	Guaranty Trust Company of Canada	56,258	—	—	(7,390)	48,868	31
32	Guardian Trust Company	6,081	4,000	—	—	10,081	32
33	Household Trust Company	387	—	—	747	1,134	33
34	Income Trust Company	1,201	251	—	—	1,452	34
35	Inland Trust and Savings Corporation Limited	—	—	—	—	—	35
36	The International Trust Company	—	—	—	—	—	36
37	Investors Group Trust Co. Ltd.	100	—	—	—	100	37
38	Marcil Trust Company	—	—	—	—	—	38
39	The Merchant Trust Company	100	—	—	—	100	39
40	Montreal Trust Company	10,483	—	—	—	10,483	40
41	Montreal Trust Company of Canada	4,687	—	—	—	4,687	41
42	Morguard Trust Company	567	—	—	—	567	42
43	The Mutual Trust Company	50	—	—	—	50	43
44	Nova Scotia Savings & Trust Company	—	—	—	—	—	44
45	The Premier Trust Company	—	6,825	—	—	6,825	45
46	Quebec Trust	2,719	—	—	590	3,309	46
47	The Regional Trust Company	106	—	—	—	106	47
48	The Royal Trust Company	58,854	—	—	—	58,854	48
49	Royal Trust Corporation of Canada	10,527	—	—	—	10,527	49
50	Savings and Investment Trust	—	—	—	173	173	50
51	Standard Trust Company	5,775	—	—	—	5,775	51
52	Sterling Trust Corporation	10,330	—	—	—	10,330	52
53	Wellington Trust Company	—	—	—	—	—	53
	Subtotals B	**491,642**	**17,981**	**(1,646)**	**(14,187)**	**493,790**	
	Totals 1985	**549,351**	**19,946**	**(1,646)**	**(21,997)**	**545,654**	
	Totals 1984	**347,504**	**31,556**	**(19,848)**	**192,994**	**552,206**	

Summary of Securities ($000's)

Ref. No.			GUARANTEED TRUST FUNDS			
			Bonds			
			Federal	Provincial	Municipal	Commercial Paper
	A. Provincial (Ontario) Corporations		$	$	$	$
1	Cabot Trust Company	B.V.	2,380	—	—	—
		M.V.	*2,460*	—	—	—
2	Community Trust Company Ltd.	B.V.	205	—	—	—
		M.V.	*205*	—	—	—
3	Counsel Trust Company	B.V.	212	25	—	1,013
		M.V.	*215*	*25*	—	*1,180*
4	District Trust Company	B.V.	—	—	—	65
		M.V.	—	—	—	*65*
5	The Dominion Trust Company	B.V.	182	568	—	—
		M.V.	*170*	*509*	—	—
6	The Effort Trust Company	B.V.	—	—	—	—
		M.V.	—	—	—	—
7	Executive Trust Company	B.V.	—	—	—	—
		M.V.	—	—	—	—
8	Family Trust Corporation	B.V.	—	—	—	—
		M.V.	—	—	—	—
9	Financial Trust Company	B.V.	8,639	5,791	—	1,719
		M.V.	*8,466*	*5,976*	—	*1,719*
10	Huronia Trust Company	B.V.	—	670	—	—
		M.V.	—	*670*	—	—
11	London Trust & Savings Corporation	B.V.	—	—	—	—
		M.V.	—	—	—	—

COMPANY FUNDS															
		Stocks			Bonds						Stocks			
Corporate	Total Guaranteed Bonds	Preferred	Common	Total Guaranteed Stocks	Federal	Provincial	Municipal	Commercial Paper	Corporate	Total Company Bonds	Preferred	Common	Total Company Stocks	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	$	
—	2,380	1,148	—	1,148	—	—	—	—	—	—	—	—	—	1
—	*2,460*	*1,162*	*—*	*1,162*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	
—	205	—	—	—	622	548	—	—	—	1,170	—	—	—	2
—	*205*	*—*	*—*	*—*	*622*	*548*	*—*	*—*	*—*	*1,170*	*—*	*—*	*—*	
1,007	2,257	3,000	6,511	9,511	—	—	241	—	—	241	—	2,110	2,110	3
1,031	*2,451*	*3,000*	*6,359*	*9,359*	*—*	*—*	*241*	*—*	*—*	*241*	*—*	*2,362*	*2,362*	
—	65	—	—	—	—	—	—	—	—	—	—	—	—	4
—	*65*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	
525	1,275	—	—	—	—	46	—	—	120	166	—	—	—	5
467	*1,146*	*—*	*—*	*—*	*—*	*41*	*—*	*—*	*114*	*155*	*—*	*—*	*—*	
70	70	—	—	—	332	—	—	—	186	518	810	173	983	6
70	*70*	*—*	*—*	*—*	*489*	*—*	*—*	*—*	*196*	*685*	*921*	*283*	*1,204*	
—	—	49	320	369	—	—	—	—	—	—	—	1,542	1,542	7
—	*—*	*44*	*279*	*323*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*1,451*	*1,451*	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	8
—	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	
8,923	25,072	30,431	30,530	60,961	—	—	—	—	—	—	—	—	—	9
8,953	*25,114*	*30,490*	*29,704*	*60,194*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	
34	704	1,754	16	1,770	1,105	515	—	19	—	1,639	—	—	—	10
34	*704*	*1,836*	*15*	*1,851*	*1,105*	*515*	*—*	*19*	*—*	*1,639*	*—*	*—*	*—*	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	11
—	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	*—*	

(continued)

Summary of Securities ($000's) (continued)

Ref. No.			GUARANTEED TRUST FUNDS			
			Bonds			
			Federal	Provincial	Municipal	Commercial Paper
	A. Provincial (Ontario) Corporations (continued)		$	$	$	$
12	Monarch Trust Company	B.V.	1,183	—	—	—
		M.V.	*1,190*	—	—	—
13	The Municipal Trust Company	B.V.	349	—	—	—
		M.V.	*344*	—	—	—
14	National Trust Company	B.V.	197,706	134,954	—	113,224
		M.V.	*201,815*	*134,740*	—	*113,224*
15	Security Trust Company	B.V.	—	—	—	—
		M.V.	—	—	—	—
16	Vanguard Trust of Canada Limited	B.V.	—	—	—	—
		M.V.	—	—	—	—
	Subtotals A	B.V.	**210,856**	**142,008**	—	**116,021**
		M.V.	***214,865***	***141,920***	—	***116,188***
	B. Other Corporations					
17	The Bankers' Trust Company	B.V.	—	—	—	—
		M.V.	—	—	—	—
18	Bayshore Trust Company	B.V.	—	—	—	1,801
		M.V.	—	—	—	*1,822*
19	Canada Permanent Trust Company	B.V.	—	13,611	46	4,861
		M.V.	—	*12,902*	*44*	*4,861*
20	The Canada Trust Company	B.V.	50,317	2,744	—	34,820
		M.V.	*51,560*	*2,457*	—	*34,820*
21	Central Trust Company	B.V.	64,709	25,629	254	—
		M.V.	*65,907*	*23,568*	*208*	—
22	Co-operative Trust Company of Canada	B.V.	7,172	28,250	1,647	—
		M.V.	*6,871*	*25,537*	*1,567*	—

COMPANY FUNDS															
		Stocks			Bonds						Stocks			
Corporate	Total Guaranteed Bonds	Preferred	Common	Total Guaranteed Stocks	Federal	Provincial	Municipal	Commercial Paper	Corporate	Total Company Bonds	Preferred	Common	Total Company Stocks	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	$	
6,426	7,609	10,658	3	10,661	—	—	—	—	—	—	—	—	—	
6,428	*7,618*	*10,990*	*5*	*10,995*	—	—	—	—	—	—	—	—	—	12
—	349	—	—	—	—	—	—	—	—	—	—	—	—	
—	*344*	—	—	—	—	—	—	—	—	—	—	—	—	13
321,363	767,247	440,655	10,181	450,836	25	8,827	—	—	8,412	15,264	79,688	45,145	124,833	
322,440	*772,219*	*454,777*	*12,397*	*467,174*	*21*	*6,729*	—	—	*8,467*	*15,217*	*81,717*	*48,177*	*129,894*	14
—	—	—	—	—	188	—	—	—	82	270	3	263	266	
—	—	—	—	—	*195*	—	—	—	*60*	*255*	*2*	*250*	*252*	15
—	—	—	—	—	169	402	—	—	—	571	—	—	—	
—	—	—	—	—	*166*	*370*	—	—	—	*536*	—	—	—	16
338,348	**807,233**	**487,695**	**47,561**	**535,256**	**2,441**	**8,338**	**241**	**19**	**8,800**	**19,839**	**80,501**	**49,233**	**129,734**	
339,423	***812,396***	***502,299***	***48,759***	***551,058***	***2,598***	***8,203***	***241***	***19***	***8,837***	***19,898***	***82,640***	***52,523***	***135,163***	
—	—	—	—	—	76	291	—	—	—	367	—	—	—	
—	—	—	—	—	*99*	*282*	—	—	—	*381*	—	—	—	17
6,728	8,529	—	—	—	—	—	—	1,198	—	1,198	—	—	—	
6,725	*8,547*	—	—	—	—	—	—	*1,214*	—	*1,214*	—	—	—	18
36,648	55,166	282,568	10,194	292,762	—	—	—	—	357	357	58,716	102,720	161,436	
36,102	*53,909*	*288,770*	*11,991*	*300,761*	—	—	—	—	*318*	*318*	*57,523*	*110,562*	*168,085*	19
21,169	109,050	493,417	—	493,417	—	1,456	—	—	436	1,892	25,738	4,788	30,526	
19,397	*108,234*	*496,098*	—	*496,098*	—	*1,193*	—	—	*381*	*1,574*	*26,704*	*6,720*	*33,424*	20
5,353	95,945	56,365	8,101	64,466	50,131	2,076	217	45	1,278	53,747	3,664	11,018	14,682	
5,373	*95,056*	*55,520*	*8,026*	*63,546*	*51,102*	*1,819*	*208*	*45*	*1,254*	*54,428*	*3,672*	*11,988*	*15,660*	21
6,742	43,811	5,215	2,385	7,600	3,005	—	—	—	398	3,403	8,144	339	8,483	
6,326	*40,301*	*5,215*	*2,385*	*7,600*	*2,818*	—	—	—	*391*	*3,209*	*7,097*	*245*	*7,342*	22

(continued)

Summary of Securities ($000's) (continued)

Ref. No.			GUARANTEED TRUST FUNDS			
			Bonds			
			Federal	Provincial	Municipal	Commercial Paper
	B. Other Corporations (continued)		$	$	$	$
23	Coronet Trust Company	B.V.	4,387	1,502	—	—
		M.V.	*4,554*	*1,519*	—	—
24	Credit Foncier Trust Company	B.V.	17,949	16,089	33,975	34,403
		M.V.	*18,375*	*16,430*	*35,530*	*34,429*
25	Eaton Trust Company	B.V.	18,358	1,604	—	—
		M.V.	*16,264*	*1,387*	—	—
26	The Equitable Trust Company	B.V.	100	—	—	—
		M.V.	*106*	—	—	—
27	The Fidelity Trust Company	B.V.	—	10	—	—
		M.V.	—	*10*	—	—
28	First City Trust Company	B.V.	6,378	3,051	—	10,010
		M.V.	*6,772*	*2,594*	—	*10,201*
29	General Trust of Canada	B.V.	35,381	153,028	91,604	7,807
		M.V.	*35,830*	*154,685*	*96,387*	*7,873*
30	General Trust Inc.	B.V.	—	—	—	—
		M.V.	—	—	—	—
31	Guaranty Trust Company of Canada	B.V.	40,196	46,701	—	—
		M.V.	*39,678*	*38,312*	—	—
32	Guardian Trust Company	B.V.	—	199	—	3,446
		M.V.	—	*199*	—	*3,446*
33	Household Trust Company	B.V.	—	—	—	6,970
		M.V.	—	—	—	*6,970*
34	Income Trust Company	B.V.	602	140	—	—
		M.V.	*600*	*143*	—	—
35	Inland Trust and Savings Corporation Limited	B.V.	1,446	874	—	—
		M.V.	*1,448*	*771*	—	—
36	The International Trust Company	B.V.	—	—	108	—
		M.V.	—	—	*112*	—

COMPANY FUNDS

Bonds							Stocks			
Corporate	Total Guaranteed Bonds	Preferred	Common	Total Guaranteed Stocks	Federal	Provincial	Municipal	Commercial Paper	Corporate	Total Company Bonds	Preferred	Common	Total Company Stocks	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	$	
1,739	7,628	—	—	—	5,822	1,091	—	—	400	7,313	—	140	140	23
1,823	*7,896*	—	—	—	*6,137*	*1,118*	—	—	*336*	*7,591*	—	*91*	*91*	
86,255	188,671	46,843	1,102	47,945	209	—	—	7,144	—	7,353	29,689	—	29,689	24
88,426	*193,190*	*47,511*	*2,151*	*49,662*	*216*	—	—	*7,144*	—	*7,360*	*29,939*	—	*29,939*	
—	19,962	1,838	—	1,838	1,143	100	10	1,500	—	2,753	125	—	125	25
—	*17,651*	*1,838*	—	*1,838*	*1,134*	*101*	*10*	*1,505*	—	*2,750*	*155*	—	*155*	
—	100	—	—	—	—	—	—	100	—	100	—	237	237	26
—	*106*	—	—	—	—	—	—	*100*	—	*100*	—	*241*	*241*	
10	20	—	—	—	—	—	—	—	—	—	—	—	—	27
10	*20*	—	—	—	—	—	—	—	—	—	—	—	—	
82,652	102,091	55,060	76,216	131,276	—	—	—	—	—	—	—	21,775	21,775	28
82,983	*102,550*	*50,774*	*67,851*	*118,625*	—	—	—	—	—	—	—	*29,535*	*29,535*	
197,403	485,223	79,068	—	79,068	—	3,010	—	—	7	3,017	63,223	26,612	89,835	29
202,415	*497,190*	*80,742*	—	*80,742*	—	*3,122*	—	—	*7*	*3,129*	*63,409*	*32,338*	*95,747*	
—	—	—	—	—	—	—	—	—	—	—	650	1,146	1,796	30
—	—	—	—	—	—	—	—	—	—	—	*710*	*1,255*	*1,965*	
109,921	196,818	82,855	—	82,855	—	10	—	—	—	10	49,921	3,681	53,602	31
109,515	*187,505*	*84,820*	—	*84,820*	—	*10*	—	—	—	*10*	*51,156*	*4,191*	*55,347*	
20	3,665	17,684	463	18,147	—	—	—	—	250	250	458	1,325	1,783	32
20	*3,665*	*18,254*	*460*	*18,714*	—	—	—	—	*257*	*257*	*282*	*1,033*	*1,315*	
—	6,970	—	—	—	—	—	—	8,443	—	8,443	—	—	—	33
—	*6,970*	—	—	—	—	—	—	*8,443*	—	*8,443*	—	—	—	
924	1,666	1,734	269	2,003	674	100	—	—	—	774	—	101	101	34
821	*1,564*	*1,581*	*40*	*1,621*	*610*	*100*	—	—	—	*710*	—	*94*	*94*	
15	2,335	6,509	—	6,509	887	44	—	—	88	1,019	970	—	970	35
13	*2,232*	*6,831*	—	*6,831*	*907*	*47*	—	—	*79*	*1,033*	*1,094*	—	*1,094*	
4,349	4,457	—	—	—	1,316	691	—	1,000	7,447	10,454	—	—	—	36
4,564	*4,676*	—	—	—	*1,261*	*604*	—	*1,000*	*8,344*	*11,209*	—	—	—	

(continued)

Summary of Securities ($000's) (continued)

Ref. No.			GUARANTEED TRUST FUNDS			
			Bonds			
			Federal	Provincial	Municipal	Commercial Paper
	B. Other Corporations (continued)		$	$	$	$
37	Investors Group Trust Co. Ltd.	B.V.	25,396	—	—	19,932
		M.V.	*26,299*	—	—	*19,932*
38	Marcil Trust Company	B.V.	—	—	—	—
		M.V.	—	—	—	—
39	The Merchant Trust Company	B.V.	—	—	—	—
		M.V.	—	—	—	—
40	Montreal Trust Company	B.V.	5,786	1,323	78	45,545
		M.V.	*5,891*	*1,153*	*78*	*45,490*
41	Montreal Trust Company of Canada	B.V.	—	56,285	—	53,432
		M.V.	—	*56,285*	—	*54,110*
42	Morguard Trust Company	B.V.	—	—	—	—
		M.V.	—	—	—	—
43	The Mutual Trust Company	B.V.	538	3,935	500	—
		M.V.	*523*	*4,006*	*550*	—
44	Nova Scotia Savings & Trust Company	B.V.	5,603	1,792	—	—
		M.V.	*5,829*	*1,884*	—	—
45	The Premier Trust Company	B.V.	—	—	—	—
		M.V.	—	—	—	—
46	Quebec Trust	B.V.	—	4,660	43,272	—
		M.V.	—	*4,938*	*47,065*	—
47	The Regional Trust Company	B.V.	—	25	—	—
		M.V.	—	*25*	—	—
48	The Royal Trust Company	B.V.	—	—	35,021	—
		M.V.	—	—	*36,950*	—
49	Royal Trust Corporation of Canada	B.V.	108,735	54,640	2,000	—
		M.V.	*109,468*	*55,909*	*2,400*	—

COMPANY FUNDS															
		Stocks			Bonds						Stocks			
Corporate	Total Guaranteed Bonds	Preferred	Common	Total Guaranteed Stocks	Federal	Provincial	Municipal	Commercial Paper	Corporate	Total Company Bonds	Preferred	Common	Total Company Stocks	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	$	
11,261	56,589	16,433	—	16,433	2,954	33	—	—	586	3,573	4,645	—	4,645	37
11,345	*57,576*	*16,794*	—	*16,794*	*3,084*	*29*	—	—	*609*	*3,722*	*4,855*	—	*4,855*	
—	—	—	—	—	—	—	—	—	—	—	351	—	351	38
—	—	—	—	—	—	—	—	—	—	—	*350*	—	*350*	
—	—	—	—	—	505	—	—	—	—	505	1,170	561	1,731	39
—	—	—	—	—	*475*	—	—	—	—	*475*	*1,115*	*871*	*1,986*	
189,055	241,787	17,391	313	17,704	303	196	—	—	—	499	16,661	5,043	21,704	40
189,055	*241,667*	*16,917*	*1,171*	*18,088*	*362*	*198*	—	—	—	*560*	*16,502*	*6,912*	*23,414*	
129,656	239,373	52,890	—	52,890	10	—	—	—	—	10	87,253	9,050	96,303	41
129,656	*240,051*	*52,879*	—	*52,879*	*10*	—	—	—	—	*10*	*88,503*	*11,026*	*99,529*	
—	—	—	—	—	—	—	—	—	—	—	—	637	637	42
—	—	—	—	—	—	—	—	—	—	—	—	*637*	*637*	
2,402	7,375	—	—	—	—	—	—	—	—	—	5,212	159	5,371	43
2,468	*7,547*	—	—	—	—	—	—	—	—	—	*5,368*	*145*	*5,513*	
—	7,395	344	125	469	620	50	—	—	—	670	—	—	—	44
—	*7,713*	*429*	*126*	*555*	*638*	*52*	—	—	—	*690*	—	—	—	
—	—	6,948	—	6,948	—	—	—	—	—	—	—	127	127	45
—	—	*7,048*	—	*7,048*	—	—	—	—	—	—	—	*427*	*427*	
1,750	49,682	21,248	—	21,248	1,185	2,494	3,551	—	2,513	9,743	7,302	2,499	9,801	46
1,888	*53,891*	*21,531*	—	*21,531*	*1,185*	*2,520*	*3,645*	—	*2,471*	*9,821*	*7,807*	*2,833*	*10,640*	
171	196	—	—	—	—	—	—	—	—	—	—	—	—	47
171	*196*	—	—	—	—	—	—	—	—	—	—	—	—	
65,586	100,607	19,368	4,050	23,418	133	408	—	—	—	541	34,634	4,857	39,491	48
66,077	*103,027*	*19,415*	*4,777*	*24,192*	*174*	*384*	—	—	—	*558*	*32,449*	*8,101*	*40,550*	
115,901	281,276	245,734	—	245,734	430	—	—	—	—	430	324,132	85,147	409,279	49
116,258	*284,035*	*253,701*	—	*253,701*	*453*	—	—	—	—	*453*	*325,811*	*104,682*	*430,493*	

(continued)

Summary of Securities ($000's) (continued)

Ref. No.			GUARANTEED TRUST FUNDS			
			Bonds			
			Federal	Provincial	Municipal	Commercial Paper
	B. Other Corporations (continued)		$	$	$	$
50	Savings and Investment Trust	B.V.	5,379	12,860	20,283	9,367
		M.V.	*5,481*	*13,764*	*21,181*	*9,367*
51	Standard Trust Company	B.V.	110	2,534	—	1,638
		M.V.	*102*	*2,119*	—	*1,882*
52	Sterling Trust Corporation	B.V.	5,651	65,768	46,611	36,999
		M.V.	*5,777*	*67,102*	*49,094*	*36,979*
53	Wellington Trust Company	B.V.	1,375	1,243	—	984
		M.V.	*1,545*	*1,250*	—	*990*
	Subtotals B	B.V.	**405,568**	**498,497**	**275,399**	**272,015**
		M.V.	***408,880***	***488,949***	***291,166***	***273,172***
	Totals 1985	B.V.	**616,424**	**640,505**	**275,399**	**388,036**
		M.V.	***623,745***	***630,869***	***291,166***	***389,360***
	Totals 1984	B.V.	**510,176**	**692,299**	**326,702**	**1,102,483**
		M.V.	***498,250***	***677,151***	***335,000***	***1,106,263***

COMPANY FUNDS														
		Stocks			Bonds						Stocks			
Corporate	Total Guaranteed Bonds	Preferred	Common	Total Guaranteed Stocks	Federal	Provincial	Municipal	Commercial Paper	Corporate	Total Company Bonds	Preferred	Common	Total Company Stocks	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	$	
5,076	52,965	13,617	1,124	14,741	1,576	210	—	—	—	1,786	1,966	337	2,303	50
5,332	*55,125*	*14,132*	*1,429*	*15,561*	*1,915*	*212*	—	—	—	*2,127*	*1,997*	*584*	*2,581*	
—	4,282	56,528	36,147	92,675	—	—	—	—	—	—	4,672	13,481	18,153	51
—	*4,103*	*59,118*	*35,742*	*94,860*	—	—	—	—	—	—	*4,770*	*15,129*	*19,899*	
—	155,029	29,020	—	29,020	—	7,073	—	218	—	7,291	3,486	5,538	9,024	52
—	*158,952*	*29,916*	—	*29,916*	—	*7,146*	—	*210*	—	*7,356*	*3,080*	*6,251*	*9,331*	
—	3,602	—	—	—	417	—	—	—	—	417	351	—	351	53
—	*3,785*	—	—	—	*465*	—	—	—	—	*465*	*352*	—	*352*	
1,080,786	**2,532,265**	**1,608,677**	**140,489**	**1,749,166**	**71,396**	**19,333**	**3,778**	**19,648**	**13,760**	**127,915**	**733,133**	**301,318**	**1,034,451**	
1,086,763	*2,548,930*	*1,629,834*	*136,149*	*1,765,983*	*73,045*	*18,937*	*3,853*	*19,661*	*14,447*	*129,953*	*734,700*	*355,891*	*1,090,591*	
1,419,134	**3,339,498**	**2,096,372**	**188,050**	**2,284,422**	**73,837**	**27,671**	**4,019**	**19,667**	**22,560**	**147,754**	**813,634**	**350,551**	**1,164,185**	
1,426,186	*3,361,326*	*2,132,133*	*184,908*	*2,317,041*	*75,643*	*27,140*	*4,104*	*19,680*	*23,284*	*149,851*	*817,340*	*408,414*	*1,225,754*	
1,637,105	**4,268,765**	**1,733,967**	**183,656**	**1,917,623**	**102,755**	**27,083**	**4,625**	**23,392**	**57,098**	**214,953**	**830,067**	**323,065**	**1,153,132**	
1,632,499	*4,249,163*	*1,726,272*	*174,448*	*1,900,720*	*101,228*	*25,643*	*4,713*	*23,607*	*57,076*	*212,267*	*807,183*	*339,557*	*1,146,740*	

Investment Income Earned ($000's)

Ref. No.		GUARANTEED TRUST FUNDS			
		Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans
	A. Provincial (Ontario) Corporations	$	$	$	$
1	Cabot Trust Company	1,035	284	16	724
2	Community Trust Company Ltd.	485	—	—	479
3	Counsel Trust Company	1,465	18	216	1,286
4	District Trust Company	—	98	7	—
5	The Dominion Trust Company	607	153	—	—
6	The Effort Trust Company	303	—	—	226
7	Executive Trust Company	1	21	59	3,180
8	Family Trust Corporation	71	29	5	—
9	Financial Trust Company	3,095	3,385	2,473	3,487
10	Huronia Trust Company	92	183	135	821
11	London Trust & Savings Corporation	—	—	—	—
12	Monarch Trust Company	614	1,157	583	175
13	The Municipal Trust Company	236	41	—	—
14	National Trust Company	119,488	59,202	33,243	—
15	Security Trust Company	149	—	—	—
16	Vanguard Trust of Canada Limited	3,251	27	—	—
	Subtotals A	**130,892**	**64,598**	**36,737**	**10,378**

				COMPANY FUNDS									
Consumer Loans	Mortgages	Other	Total Guaranteed Funds	Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Mortgages	Other	Total Company Funds	Total Company and Guaranteed Funds	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	
219	7,303	112	9,693	—	—	—	—	—	—	—	—	9,693	1
—	6,689	—	7,653	12	—	—	—	107	—	—	119	7,772	2
1	31,961	3,145	38,092	80	70	174	—	—	2,544	—	2,868	40,960	3
81	2,098	—	2,284	—	4	—	—	—	433	120	557	2,841	4
—	3,377	—	4,137	2	18	—	—	—	—	—	20	4,157	5
—	2,636	33	3,198	83	78	109	—	—	252	—	522	3,720	6
—	102	28	3,391	24	10	1	—	—	—	—	35	3,426	7
—	4,855	—	4,960	34	—	—	—	—	213	4	251	5,211	8
422	35,468	9,939	58,269	—	—	—	—	—	—	(2,772)	(2,772)	55,497	9
4	4,142	—	5,377	—	218	—	—	—	—	39	257	5,634	10
—	—	—	—	107	—	—	—	—	—	—	107	107	11
—	6,774	—	9,303	—	—	—	—	—	—	—	—	9,303	12
1	11,730	49	12,057	—	—	—	—	—	—	—	—	12,057	13
79,210	633,342	—	924,485	—	3,281	14,680	—	—	—	(678)	17,283	941,768	14
—	2,670	—	2,819	—	78	10	—	—	—	(100)	(12)	2,807	15
—	32,046	—	35,324	1	78	—	—	—	—	993	1,072	36,396	16
79,938	**785,193**	**13,306**	**1,121,042**	**343**	**3,835**	**14,974**	**—**	**107**	**3,442**	**(2,394)**	**20,307**	**1,141,349**	

Investment Income Earned ($000's) (continued)

Ref. No.		GUARANTEED TRUST FUNDS			
		Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans
	B. Other Corporations	$	$	$	$
17	The Bankers' Trust Company	—	—	—	—
18	Bayshore Trust Company	1,300	1,309	10	—
19	Canada Permanent Trust Company	35,666	12,921	15,657	7,769
20	The Canada Trust Company	42,405	8,104	37,415	21,365
21	Central Trust Company	28,084	6,288	4,134	43,128
22	Co-operative Trust Company of Canada	1,960	5,191	287	1,040
23	Coronet Trust Company	1,524	1,040	—	436
24	Credit Foncier Trust Company	10,159	24,190	3,058	—
25	Eaton Trust Company	3,524	1,865	135	—
26	The Equitable Trust Company	69	13	—	—
27	The Fidelity Trust Company	21	7	—	—
28	First City Trust Company	36,104	16,507	5,784	21,959
29	General Trust of Canada	21,232	41,244	5,307	3,780
30	General Trust Inc.	—	—	—	—
31	Guaranty Trust Company of Canada	19,373	14,818	5,237	61,106
32	Guardian Trust Company	8,625	43	1,954	800
33	Household Trust Company	983	1,373	—	358
34	Income Trust Company	998	324	119	552
35	Inland Trust and Savings Corporation Limited	705	285	523	—
36	The International Trust Company	492	610	49	1,203
37	Investors Group Trust Co. Ltd.	7,300	2,809	1,647	—
38	Marcil Trust Company	—	—	—	—
39	The Merchant Trust Company	4	—	—	—
40	Montreal Trust Company	8,743	23,522	784	1,861
41	Montreal Trust Company of Canada	17,836	28,837	3,951	12,645
42	Morguard Trust Company	207	—	—	—
43	The Mutual Trust Company	291	504	—	406
44	Nova Scotia Savings & Trust Company	381	635	7	—
45	The Premier Trust Company	1,349	197	366	113
46	Quebec Trust	1,617	8,372	1,910	980
47	The Regional Trust Company	677	99	—	7
48	The Royal Trust Company	56,147	16,915	2,727	1,786
49	Royal Trust Corporation of Canada	48,472	28,566	18,629	14,914
50	Savings and Investment Trust	6,850	5,169	1,173	2,075
51	Standard Trust Company	52	389	10,325	22,406
52	Sterling Trust Corporation	15,540	15,938	1,915	2,653
53	Wellington Trust Company	1,312	296	—	—
	Subtotals B	**380,002**	**268,380**	**123,103**	**223,342**
	Totals 1985	**510,894**	**332,978**	**159,840**	**233,720**
	Totals 1984	**434,038**	**391,048**	**118,129**	**155,585**

Guaranteed Funds				COMPANY FUNDS									
Consumer Loans	Mortgages	Other	Total Guaranteed Funds	Cash and Short Term Deposits	Bonds	Stocks	Collateral Loans	Consumer Loans	Mortgages	Other	Total Company Funds	Total Company and Guaranteed Funds	Ref. No.
$	$	$	$	$	$	$	$	$	$	$	$	$	
—	—	—	—	67	37	—	—	—	—	—	104	104	17
65	2,151	—	4,835	14	94	140	—	—	—	64	312	5,147	18
4,560	387,327	30,100	494,000	—	1,676	7,551	—	—	—	1,437	10,664	504,664	19
196	106,983	1,914	218,382	59	161	3,250	—	—	—	3,913	7,383	225,765	20
8,872	206,524	114	297,144	379	6,079	578	—	—	—	271	7,307	304,451	21
3	71,457	—	79,938	167	508	652	—	—	—	624	1,951	81,889	22
7	10,430	276	13,713	15	573	—	—	—	—	—	588	14,301	23
—	94,916	—	132,323	1,282	62	1,586	—	—	9	350	3,289	135,612	24
—	78,455	—	83,979	46	288	13	64	21	31	2	465	84,444	25
—	2,564	—	2,646	42	11	1	—	61	—	—	115	2,761	26
1	16,800	—	16,829	4	—	—	—	—	—	—	4	16,833	27
3,595	138,006	46,645	268,600	—	5	855	636	440	215	13,595	15,746	284,346	28
—	122,129	1,637	195,329	—	548	4,950	—	—	—	5,547	11,045	206,374	29
—	—	—	—	107	—	62	—	—	—	182	351	351	30
49,500	183,315	24,624	357,973	3,479	2	4,416	198	5,722	—	1,980	15,797	373,770	31
208	25,275	—	36,905	149	32	22	—	—	—	(38)	165	37,070	32
1,654	19,228	—	23,596	1,270	1,865	—	351	1,220	146	—	4,852	28,448	33
1,143	8,962	—	12,098	—	156	1	—	4	—	80	241	12,339	34
—	13,591	—	15,104	—	259	120	4	10	456	—	849	15,953	35
—	2,116	—	4,470	1,398	1,204	—	—	—	—	—	2,602	7,072	36
—	37,422	—	49,178	386	296	412	—	—	961	—	2,055	51,233	37
—	—	—	—	76	—	6	—	—	6	—	88	88	38
—	22	—	26	—	—	119	—	—	—	—	119	145	39
—	34,147	—	69,057	3,555	64	560	118	—	44	152	4,493	73,550	40
—	152,722	—	215,991	4,544	1	9,280	—	—	—	472	14,297	230,288	41
—	6,656	1,717	8,580	—	—	100	—	—	—	—	100	8,680	42
—	3,230	191	4,622	29	55	325	—	—	—	11	420	5,042	43
—	2,992	—	4,015	98	40	—	—	—	141	—	279	4,294	44
37	17,864	—	19,926	—	—	30	—	—	216	(44)	202	20,128	45
5,307	103,455	—	121,641	132	1,061	782	—	16	—	1,056	3,047	124,688	46
13	7,044	—	7,840	137	—	—	—	—	—	—	137	7,977	47
4,056	156,079	19,049	256,759	11,395	82	4,218	—	—	—	4,005	19,700	276,459	48
14,362	577,162	81,230	783,335	22,324	47	35,247	—	—	2,619	—	60,237	843,572	49
—	27,520	—	42,787	5	780	171	43	—	—	580	1,579	44,366	50
363	60,008	6,706	100,249	—	—	1,866	—	—	3	(20)	1,849	102,098	51
1,901	57,623	—	95,570	—	1,387	778	4	1	54	639	2,863	98,433	52
—	911	53	2,572	523	295	24	110	7	—	136	1,095	3,667	53
95,843	**2,735,086**	**214,256**	**4,040,012**	**51,682**	**17,668**	**78,115**	**1,528**	**7,502**	**4,901**	**34,994**	**196,390**	**4,236,402**	
175,781	**3,520,279**	**227,562**	**5,161,054**	**52,025**	**21,503**	**93,089**	**1,528**	**7,609**	**8,343**	**32,600**	**216,697**	**5,377,751**	
158,090	**3,138,295**	**152,976**	**4,548,061**	**49,065**	**13,427**	**66,777**	**9,696**	**2,570**	**9,421**	**38,314**	**189,270**	**4,737,331**	

Other Operating Expenses ($000's)

Ref. No.	
	A. Provincial (Ontario) Corporations
1	Cabot Trust Company
2	Community Trust Company Ltd.
3	Counsel Trust Company
4	District Trust Company
5	The Dominion Trust Company
6	The Effort Trust Company
7	Executive Trust Company
8	Family Trust Corporation
9	Financial Trust Company
10	Huronia Trust Company
11	London Trust & Savings Corporation
12	Monarch Trust Company
13	The Municipal Trust Company
14	National Trust Company
15	Security Trust Company
16	Vanguard Trust of Canada Limited
	Subtotals A

Advertising	Auditors' Fees	Commissions on Deposits and Certificates	Insurance		Legal Fees	Mortgage Fees	Rents		Consultancy Fees	Data Processing and Accounting Expenses	Management Fees	Miscellaneous	Total	Ref. No.
			Deposit	Other			Premises	Equipment						
$	$	$	$	$	$	$	$	$	$	$	$	$	$	
150	19	28	23	21	28	—	141	2	—	7	—	418	837	1
13	29	—	18	2	22	53	168	—	—	46	—	189	540	2
234	55	743	78	50	34	5	345	57	113	140	—	1,639	3,493	3
—	(19)	—	15	3	—	95	—	—	—	50	148	(29)	263	4
32	30	33	6	20	25	10	170	4	6	9	58	173	576	5
66	16	—	6	2	4	—	85	—	—	25	6	323	533	6
12	1	—	1	9	1	—	59	—	—	—	—	40	123	7
351	68	74	10	38	59	4	808	54	32	—	10	1,246	2,754	8
314	139	591	161	76	183	101	1,262	28	71	130	1,800	4,323	9,179	9
27	12	9	12	18	16	11	—	3	—	—	—	294	402	10
1	3	—	—	1	1	—	23	1	—	1	27	33	91	11
16	10	62	18	6	—	—	12	—	—	—	—	60	184	12
—	13	192	26	—	4	—	—	—	—	—	1,233	46	1,514	13
2,916	563	1,099	2,191	483	700	2,796	12,933	4,283	1,010	3,364	—	25,991	58,329	14
7	25	58	8	11	4	5	44	16	—	18	—	118	314	15
147	70	305	72	21	32	—	422	18	—	919	—	254	2,260	16
4,286	**1,034**	**3,194**	**2,645**	**761**	**1,113**	**3,080**	**16,472**	**4,466**	**1,232**	**4,709**	**3,282**	**35,118**	**81,392**	

Other Operating Expenses ($000's) (continued)

Ref. No.	
	B. Other Corporations
17	The Bankers' Trust Company
18	Bayshore Trust Company
19	Canada Permanent Trust Company
20	The Canada Trust Company
21	Central Trust Company
22	Co-operative Trust Company of Canada
23	Coronet Trust Company
24	Credit Foncier Trust Company
25	Eaton Trust Company
26	The Equitable Trust Company
27	The Fidelity Trust Company
28	First City Trust Company
29	General Trust of Canada
30	General Trust Inc.
31	Guaranty Trust Company of Canada
32	Guardian Trust Company
33	Household Trust Company
34	Income Trust Company
35	Inland Trust and Savings Corporation Limited
36	The International Trust Company
37	Investors Group Trust Co. Ltd.
38	Marcil Trust Company
39	The Merchant Trust Company
40	Montreal Trust Company
41	Montreal Trust Company of Canada
42	Morguard Trust Company
43	The Mutual Trust Company
44	Nova Scotia Savings & Trust Company
45	The Premier Trust Company
46	Quebec Trust
47	The Regional Trust Company
48	The Royal Trust Company
49	Royal Trust Corporation of Canada
50	Savings and Investment Trust
51	Standard Trust Company
52	Sterling Trust Corporation
53	Wellington Trust Company
	Subtotals B
	Totals 1985
	Totals 1984

Advertising	Auditors' Fees	Commissions on Deposits and Certificates	Insurance		Legal Fees	Mortgage Fees	Rents		Consultancy Fees	Data Processing and Accounting Expenses	Management Fees	Miscellaneous	Total	Ref. No.
			Deposit	Other			Premises	Equipment						
$	$	$	$	$	$	$	$	$	$	$	$	$	$	
—	2	—	—	—	—	—	—	—	—	—	107	18	127	17
23	27	5	9	5	—	—	56	—	—	70	—	108	303	18
6,985	277	506	1,272	605	725	1,119	9,108	7,739	—	—	—	39,886	68,222	19
4,540	108	21	616	896	295	55	12,283	(83)	239	231	—	10,058	29,259	20
2,116	215	773	758	564	416	1,097	5,165	2,936	—	—	—	10,838	24,878	21
247	156	346	170	55	139	—	1,281	263	283	987	—	2,333	6,260	22
28	21	—	29	23	7	—	81	22	—	41	—	516	768	23
416	35	1,099	314	—	1	567	—	—	—	—	8,098	563	11,093	24
94	210	—	220	19	65	40	821	49	1	921	—	3,068	5,508	25
11	18	—	4	16	27	3	49	10	—	26	—	69	233	26
1	48	—	49	62	193	—	—	—	—	(45)	2,438	167	2,913	27
1,490	197	2,508	620	516	278	463	4,054	1,583	—	—	2,644	8,588	22,941	28
2,374	80	883	372	236	—	—	3,128	1,384	951	—	—	6,386	15,794	29
568	38	—	—	40	33	—	685	173	—	—	—	685	2,222	30
2,624	190	312	857	614	194	548	5,435	1,196	521	7,576	—	22,389	42,456	31
316	136	67	88	166	68	53	448	190	523	233	500	2,739	5,527	32
508	—	—	50	—	125	83	706	—	—	314	1,500	499	3,785	33
77	39	107	30	33	35	3	104	18	—	—	—	459	905	34
3	49	360	41	24	1	114	60	—	—	—	—	305	957	35
23	89	46	9	132	88	3	261	12	50	782	82	922	2,499	36
—	34	—	112	5	—	988	114	—	339	232	2,945	523	5,292	37
53	23	—	—	24	44	—	234	109	27	—	138	716	1,368	38
23	4	3	1	2	—	—	11	—	10	—	25	11	90	39
3,802	63	316	26	771	256	99	2,311	7,804	997	3,706	—	(1,075)	19,076	40
1,444	77	285	—	12	154	740	3,459	1,478	—	921	—	22,056	30,626	41
—	22	101	16	8	10	11	—	—	—	—	100	66	334	42
71	34	38	10	12	19	—	245	71	—	—	—	297	797	43
—	—	33	8	—	—	—	—	—	—	—	—	230	271	44
30	44	155	44	11	10	49	173	33	—	176	142	283	1,150	45
794	64	—	239	169	162	—	2,493	1,704	—	—	—	4,442	10,067	46
21	65	138	20	33	71	—	207	87	—	—	262	396	1,300	47
501	131	—	618	89	147	—	2,608	104	41	—	35,559	7,609	47,407	48
13,092	289	—	1,786	917	756	—	11,725	3,936	—	25,933	(35,556)	39,831	62,709	49
570	41	—	100	69	40	121	348	173	—	—	180	1,796	3,438	50
362	211	776	217	162	25	104	472	52	—	162	204	3,324	6,071	51
127	89	281	234	93	67	209	1,053	633	—	612	—	3,838	7,236	52
38	13	47	5	11	29	5	73	2	156	97	—	387	863	53
43,372	**3,139**	**9,206**	**8,944**	**6,394**	**4,480**	**6,474**	**69,251**	**31,678**	**4,138**	**42,975**	**19,368**	**195,326**	**444,745**	
47,658	**4,173**	**12,400**	**11,589**	**7,155**	**5,593**	**9,554**	**85,723**	**36,144**	**5,370**	**47,684**	**22,650**	**230,444**	**526,137**	
51,663	**4,614**	**10,825**	**9,850**	**5,797**	**5,585**	**7,340**	**69,758**	**29,476**	**2,435**	**42,073**	**18,924**	**254,468**	**512,808**	

Gains and Losses on Investments ($000's)

Ref. No.		Bonds	
		Gains	Losses
	A. Provincial (Ontario) Corporations	**$**	**$**
1	Cabot Trust Company	—	—
2	Community Trust Company Ltd.	24	—
3	Counsel Trust Company	143	23
4	District Trust Company	46	—
5	The Dominion Trust Company	11	28
6	The Effort Trust Company	—	—
7	Executive Trust Company	41	—
8	Family Trust Corporation	—	—
9	Financial Trust Company	5,106	1,109
10	Huronia Trust Company	72	7
11	London Trust & Savings Corporation	—	—
12	Monarch Trust Company	89	—
13	The Municipal Trust Company	—	1
14	National Trust Company	1,232	321
15	Security Trust Company	28	—
16	Vanguard Trust of Canada Limited	65	35
	Subtotals A	**6,857**	**1,524**

Realized on Sale or Maturity						Net Realized Gains (Losses)	Adjustment of Book Values								Net Gains (Losses)	Ref. No.
Stocks		Mortgages		Other			Bonds		Stocks		Mortgages		Other			
Gains	Losses	Gains	Losses	Gains	Losses		Write-ups	Write-downs	Write-ups	Write-downs	Write-ups	Write-downs	Write-ups	Write-downs		
$	$	$	$	$	$	$	$	$	$	$	$	$	$	$	$	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1
15	—	—	—	—	—	39	—	—	—	—	—	17	—	20	2	2
375	290	—	—	—	—	205	—	—	—	—	—	851	—	1,378	(2,024)	3
—	25	—	25	297	—	293	—	—	—	—	80	66	1,299	—	1,606	4
—	—	—	—	—	—	(17)	—	—	—	—	—	41	—	—	(58)	5
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	6
287	193	—	—	—	—	115	—	—	—	181	—	—	—	—	(66)	7
—	—	—	—	—	—	—	—	—	—	—	—	94	12	—	(82)	8
7,932	4,969	—	2,228	—	84	4,648	—	—	—	367	—	455	—	—	3,826	9
64	13	—	—	—	46	70	22	—	—	—	—	—	—	—	92	10
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	11
131	—	128	—	21	—	369	6	—	—	—	115	—	—	—	490	12
—	—	—	—	—	—	(1)	—	—	—	—	—	274	—	—	(275)	13
17,060	7,025	—	—	118	128	10,936	—	—	—	—	—	2,115	—	3,615	5,206	14
61	7	—	—	—	—	82	—	—	—	5	—	—	—	—	77	15
—	—	118	669	—	—	(521)	—	—	—	—	—	—	—	—	(521)	16
25,905	**12,522**	**246**	**2,922**	**436**	**258**	**16,218**	**28**	**—**	**—**	**553**	**195**	**3,913**	**1,311**	**5,013**	**8,273**	

Gains and Losses on Investments ($000's) (continued)

Ref. No.		Bonds	
		Gains	Losses
	B. Other Corporations	$	$
17	The Bankers' Trust Company	—	—
18	Bayshore Trust Company	233	—
19	Canada Permanent Trust Company	769	425
20	The Canada Trust Company	—	—
21	Central Trust Company	231	—
22	Co-operative Trust Company of Canada	—	—
23	Coronet Trust Company	84	—
24	Credit Foncier Trust Company	716	232
25	Eaton Trust Company	93	26
26	The Equitable Trust Company	—	—
27	The Fidelity Trust Company	—	—
28	First City Trust Company	3,383	705
29	General Trust of Canada	4,808	2,055
30	General Trust Inc.	—	—
31	Guaranty Trust Company of Canada	—	1,028
32	Guardian Trust Company	—	—
33	Household Trust Company	—	—
34	Income Trust Company	87	65
35	Inland Trust and Savings Corporation Limited	23	—
36	The International Trust Company	594	55
37	Investors Group Trust Co. Ltd.	90	22
38	Marcil Trust Company	—	—
39	The Merchant Trust Company	—	—
40	Montreal Trust Company	1	—
41	Montreal Trust Company of Canada	—	—
42	Morguard Trust Company	—	—
43	The Mutual Trust Company	197	—
44	Nova Scotia Savings & Trust Company	—	—
45	The Premier Trust Company	—	—
46	Quebec Trust	52	4
47	The Regional Trust Company	1	10
48	The Royal Trust Company	—	—
49	Royal Trust Corporation of Canada	4,793	—
50	Savings and Investment Trust	164	6
51	Standard Trust Company	—	—
52	Sterling Trust Corporation	1,685	76
53	Wellington Trust Company	297	—
	Subtotals B	**18,301**	**4,709**
	Totals 1985	**25,158**	**6,233**
	Totals 1984	**6,547**	**4,270**

Realized on Sale or Maturity						Net Realized Gains (Losses)	Adjustment of Book Values								Net Gains (Losses)	Ref. No.
Stocks		Mortgages		Other			Bonds		Stocks		Mortgages		Other			
Gains	Losses	Gains	Losses	Gains	Losses		Write-ups	Write-downs	Write-ups	Write-downs	Write-ups	Write-downs	Write-ups	Write-downs		
$	$	$	$	$	$	$	$	$	$	$	$	$	$	$	$	
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	17
7	—	—	—	—	—	240	—	—	—	—	—	—	—	—	240	18
9,270	2,495	—	—	—	—	7,119	—	—	—	2,641	—	14,613	—	—	(10,135)	19
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	20
942	32	—	9,671	143	541	(8,928)	—	—	—	—	3,570	—	—	—	(5,358)	21
—	—	—	—	—	—	—	—	—	—	1,308	—	1,201	—	2,941	(5,450)	22
50	—	30	351	—	—	(187)	—	—	—	—	—	352	—	—	(539)	23
836	76	—	—	39	2	1,281	—	—	—	—	—	4,005	—	—	(2,724)	24
—	—	—	3,000	—	—	(2,933)	—	—	—	—	—	—	—	—	(2,933)	25
32	51	—	—	—	—	(19)	—	—	—	—	—	—	—	—	(19)	26
—	—	7	—	—	—	7	—	—	—	—	—	1,646	—	—	(1,639)	27
23,268	2,604	457	79	1,586	657	24,649	—	—	2,000	7,116	—	9,596	8,284	—	18,221	28
2,860	1,343	598	545	1,249	64	5,508	—	—	—	—	—	722	—	—	4,786	29
—	—	—	—	—	—	—	—	—	—	—	—	—	—	40	(40)	30
130	—	—	—	—	3,104	(4,002)	536	—	1,075	—	—	—	—	672	(3,063)	31
979	321	46	12	—	—	692	137	—	282	—	—	1,490	—	—	(379)	32
—	—	—	—	—	—	—	—	—	—	—	—	596	—	82	(678)	33
20	6	—	568	904	—	372	—	—	—	—	—	111	—	34	227	34
136	—	21	—	—	—	180	—	—	—	—	—	608	—	—	(428)	35
259	442	—	—	—	—	356	—	353	371	—	—	—	—	—	374	36
304	6	—	844	24	—	(454)	—	—	—	—	—	—	—	—	(454)	37
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	38
146	1	—	—	—	—	145	—	—	—	—	—	4	—	—	141	39
995	—	—	38	145	—	1,103	—	—	—	—	98	—	—	—	1,201	40
2,472	—	—	—	—	—	2,472	—	—	—	—	—	183	—	—	2,289	41
—	21	—	787	—	—	(808)	—	—	—	—	—	2,100	—	—	(2,908)	42
164	52	—	—	—	—	309	—	—	—	—	—	150	—	—	159	43
—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	44
530	—	—	—	3	—	533	—	—	—	—	11	—	—	—	544	45
165	4	309	943	205	28	(248)	—	—	—	—	—	—	—	—	(248)	46
—	—	64	37	—	—	18	—	—	—	—	—	460	—	—	(442)	47
3,173	—	—	190	595	87	3,491	—	—	—	—	188	—	—	67	3,612	48
7,843	—	—	8,047	3,610	1,319	6,880	—	—	—	—	2,010	—	—	2,196	6,694	49
16	10	—	—	—	—	164	—	—	—	—	—	—	—	9	155	50
622	—	—	—	—	—	622	—	—	—	—	—	3,131	—	—	(2,509)	51
465	506	—	—	—	—	1,568	—	—	—	—	—	1,277	—	—	291	52
—	—	—	—	693	12	978	—	—	—	—	—	185	—	15	778	53
55,684	**7,970**	**1,532**	**25,112**	**9,196**	**5,814**	**41,108**	**673**	**353**	**3,728**	**11,065**	**5,877**	**42,430**	**8,284**	**6,056**	**(234)**	
81,589	**20,492**	**1,778**	**28,034**	**9,632**	**6,072**	**57,326**	**701**	**353**	**3,728**	**11,618**	**6,072**	**46,343**	**9,595**	**11,069**	**8,039**	
76,581	**26,943**	**2,026**	**20,606**	**9,693**	**11,272**	**31,756**	**27**	**4**	**1,122**	**8,043**	**704**	**69,547**	**7,007**	**7,366**	**(44,344)**	

Estates, Trusts, and Agencies Under Administration ($000's)

Ref. No.		Cash	Bonds	Stocks	Mortgages	Deposited in Guaranteed Funds	Real Estate	Other	Total	Ref. No.
	A. Provincial (Ontario) Corporations	$	$	$	$	$	$	$	$	
1	Cabot Trust Company	—	271	433	3,800	439	—	—	4,943	1
2	Community Trust Company Ltd.	282	—	2,409	3,194	12,931	—	19	18,835	2
3	Counsel Trust Company	8,232	—	—	37,468	93,713	65,293	318	205,024	3
4	District Trust Company	131	439	212	59	98	47	10	996	4
5	The Dominion Trust Company	—	—	—	—	—	—	—	—	5
6	The Effort Trust Company	2,256	—	—	22,852	7,311	—	1,540	33,959	6
7	Executive Trust Company	—	—	—	—	—	—	—	—	7
8	Family Trust Corporation	—	—	—	—	—	—	—	—	8
9	Financial Trust Company	—	—	1,744	—	—	—	—	1,744	9
10	Huronia Trust Company	—	395	40	37	9,694	—	—	10,166	10
11	London Trust & Savings Corporation	—	—	—	—	—	—	—	—	11
12	Monarch Trust Company	—	—	—	—	—	—	—	—	12
13	The Municipal Trust Company	—	—	—	—	—	—	—	—	13
14	National Trust Company	285,821	10,153,737	5,657,332	1,005,173	871,396	188,330	2,679,456	20,841,245	14
15	Security Trust Company	—	—	—	—	—	—	—	—	15
16	Vanguard Trust of Canada Limited	6	180	188	—	35,019	—	—	35,393	16
	Subtotals A	**296,728**	**10,155,022**	**5,662,358**	**1,072,583**	**1,030,601**	**253,670**	**2,681,343**	**21,152,305**	

Ref. No.	B. Other Corporations	Cash	Bonds	Stocks	Mortgages	Deposited in Guaranteed Funds	Real Estate	Other	Total	Ref. No.
		$	$	$	$	$	$	$	$	
17	The Bankers' Trust Company	—	37,870	58,106	—	1,271	9,315	5,773	112,335	17
18	Bayshore Trust Company	—	—	—	—	11	—	—	11	18
19	Canada Permanent Trust Company	4,022	6,472,246	3,120,260	176,400	49,676	80,347	2,416,070	12,319,021	19
20	The Canada Trust Company	7,729	5,284,373	6,643,263	383,671	982,640	76,623	4,134,587	17,512,886	20
21	Central Trust Company	42,075	362,483	390,083	207,640	657,460	12,335	231,470	1,903,546	21
22	Co-operative Trust Company of Canada	37,079	61,246	19,558	299,662	394,872	17,517	2,426,199	3,256,133	22
23	Coronet Trust Company	228	206	955	587	368	—	—	2,344	23
24	Credit Foncier Trust Company	92	6,825	5,202	57,728	—	—	4,302	74,149	24
25	Eaton Trust Company	2,104	175,925	527,888	177,529	301,573	—	8,562	1,193,581	25
26	The Equitable Trust Company	72	1,118	761	906	7,973	34	10	10,874	26
27	The Fidelity Trust Company	—	—	—	—	—	—	—	—	27
28	First City Trust Company	13,065	137,579	36,980	471,490	931,294	2,636	21,122	1,614,166	28
29	General Trust of Canada	—	2,998,309	1,115,896	698,187	609,205	99,497	59,850	5,580,944	29
30	General Trust Inc.	—	—	—	—	—	—	—	—	30
31	Guaranty Trust Company of Canada	103,304	1,146,263	1,197,777	223,975	1,519,768	28,721	793,535	5,013,343	31
32	Guardian Trust Company	37,201	45,242	182,874	8,074	4,672	419	155,046	433,528	32
33	Household Trust Company	—	—	—	9,664	30,921	—	46,325	86,910	33
34	Income Trust Company	157	10,077	163,655	10,856	20,733	531	—	206,009	34
35	Inland Trust and Savings Corporation Limited	25	—	—	1,947	27,095	—	—	29,067	35
36	The International Trust Company	372,921	578,122	1,184,799	30,545	—	—	—	2,166,387	36
37	Investors Group Trust Co. Ltd.	32,936	776,513	1,451,350	1,008,773	178	39,950	282,868	3,592,568	37
38	Marcil Trust Company	2,369	—	—	633,078	—	—	—	635,447	38
39	The Merchant Trust Company	—	—	—	—	—	—	—	—	39
40	Montreal Trust Company	43,566	2,625,795	2,942,720	736,650	45,503	9,176	237,758	6,641,168	40
41	Montreal Trust Company of Canada	84,888	7,423,680	5,919,519	123,048	93,438	216,622	646,005	14,507,200	41
42	Morguard Trust Company	667	4,370	1,165	2,816,628	—	—	17,584	2,840,414	42
43	The Mutual Trust Company	171	609	63	79	—	14,637	446,999	462,558	43
44	Nova Scotia Savings & Trust Company	—	—	—	—	—	—	—	—	44
45	The Premier Trust Company	569	303	1,596	39	1,016	65	672	4,260	45
46	Quebec Trust	23,699	5,172,786	1,035,388	126,519	323,146	49	2,302,680	8,984,267	46
47	The Regional Trust Company	—	—	—	3,976	7,805	—	—	11,781	47
48	The Royal Trust Company	211,448	6,181,072	6,607,737	1,144,032	807,304	253,134	606,605	15,811,332	48
49	Royal Trust Corporation of Canada	254,664	13,901,063	10,724,112	1,243,079	1,973,699	223,805	281,360	28,601,782	49
50	Savings and Investment Trust	10,818	522,412	202,143	173,541	83,699	5,357	1,511,487	2,509,457	50
51	Standard Trust Company	2,557	9,071	16,417	94,362	132,053	812	176,194	431,466	51
52	Sterling Trust Corporation	7,076	43,897	78,931	11,175	189,886	4,738	3,954	339,657	52
53	Wellington Trust Company	70	1,044	6,301	—	645	—	63	8,123	53
	Subtotals B	**1,295,572**	**53,980,499**	**43,635,499**	**10,873,840**	**9,197,904**	**1,096,320**	**16,817,080**	**136,896,714**	
	Totals 1985	**1,592,300**	**64,135,521**	**49,297,857**	**11,946,423**	**10,228,505**	**1,349,990**	**19,498,423**	**158,049,019**	
	Totals 1984	**1,547,903**	**54,067,383**	**42,758,305**	**11,872,593**	**6,291,983**	**1,215,706**	**16,114,612**	**133,868,485**	

Miscellaneous Statements and Summaries

Comparative Summary of Assets and Liabilities of:
- **A. Loan Corporations**
- **B. Trust Companies (Guaranteed Funds)**
- **C. Trust Companies (Company Funds)**

Comparative Summary of Income and Expenditures of Loan and Trust Corporations

Comparative Summary of Assets and Liabilities of Loan Corporations

Ref. No.	Assets and Liabilities	1985 Amount	1985 Percent to Total	1984 Amount	1984 Percent to Total	1983 Amount	1983 Percent to Total	1982 Amount	1982 Percent to Total	1981 Amount	1981 Percent to Total	1980 Amount	1980 Percent to Total	Ref. No.
	Assets	$	%	$	%	$	%	$	%	$	%	$	%	
1	Mortgages	47,395,268	77.43	38,871,620	74.39	33,845,484	76.18	24,613,034	75.98	18,614,012	77.33	11,897,319	76.44	1
2	Collateral and Commercial Loans	2,271,392	3.71	3,120,908	5.97	1,747,187	3.93	1,765,940	5.45	1,308,305	5.44	553,358	3.56	2
3	Bonds	2,627,210	4.29	3,754,734	7.19	3,651,310	8.22	1,725,758	5.33	863,578	3.59	752,224	4.83	3
4	Stocks	675,186	1.10	644,862	1.23	211,795	0.47	342,022	1.06	371,299	1.54	263,921	1.70	4
5	Interest and Dividends Due and Accrued	410,193	0.67	517,560	0.99	391,051	0.88	343,042	1.06	262,466	1.09	155,335	1.00	5
6	Cash, Treasury Bills and Bank Term Deposits	4,323,431	7.06	3,615,094	6.92	2,921,488	6.58	2,200,524	6.79	1,352,107	5.62	937,972	6.03	6
7	Other	3,511,277	5.74	1,731,736	3.31	1,659,651	3.74	1,404,758	4.33	1,298,257	5.39	1,004,002	6.44	7
	Total Assets	**61,213,957**	**100.00**	**52,256,514**	**100.00**	**44,427,966**	**100.00**	**32,395,078**	**100.00**	**24,070,024**	**100.00**	**15,564,131**	**100.00**	
	Liabilities													
8	Demand Deposits and Debentures	6,842,907	11.18	4,694,970	8.98	6,544,064	14.73	3,661,191	11.30	3,390,699	14.09	2,484,568	15.96	8
9	Term Deposits and Debentures	43,600,685	71.23	39,067,247	74.76	30,241,691	68.07	24,025,282	74.16	17,826,504	74.06	11,341,766	72.87	9
10	Accrued Interest	1,488,307	2.43	1,468,115	2.81	1,338,481	3.01	1,219,462	3.76	826,660	3.43	509,256	3.27	10
11	Other Liabilities	6,514,279	10.64	4,685,696	8.97	4,070,664	9.16	1,845,068	5.70	751,861	3.12	241,647	1.55	11
	Total Liabilities	**58,446,178**	**95.48**	**49,916,028**	**95.52**	**42,194,900**	**94.97**	**30,751,003**	**94.92**	**22,795,724**	**94.71**	**14,577,237**	**93.66**	
12	Subordinated Notes	30,800	0.05	31,250	0.06	32,909	0.07	41,635	0.13	1,900	0.01	1,900	0.01	12
	Shareholders' Equity													
13	Capital Stock	1,619,937	2.65	1,504,396	2.88	1,415,936	3.19	1,125,223	3.47	891,913	3.71	627,264	4.03	13
14	General Reserves	575,041	0.94	376,300	0.72	415,497	0.94	304,063	0.94	247,359	1.03	195,907	1.26	14
15	Investment Reserves	—	0.00	28,252	0.05	25,356	0.06	17,577	0.05	19,006	0.07	24,504	0.16	15
16	Retained Earnings	542,001	0.88	400,288	0.77	343,368	0.77	155,577	0.48	114,122	0.47	137,319	0.88	16
	Total Shareholders' Equity	**2,736,979**	**4.47**	**2,309,236**	**4.42**	**2,200,157**	**4.96**	**1,602,440**	**4.95**	**1,272,400**	**5.28**	**984,994**	**6.33**	
	Total Liabilities and Shareholders' Equity	**61,213,957**	**100.00**	**52,256,514**	**100.00**	**44,427,966**	**100.00**	**32,395,078**	**100.00**	**24,070,024**	**100.00**	**15,564,131**	**100.00**	

Comparative Summary of Assets and Liabilities of Trust Companies

Guaranteed Funds

Ref. No.	Assets and Liabilities	1985 Amount	1985 Percent to Total	1984 Amount	1984 Percent to Total	1983 Amount	1983 Percent to Total	1982 Amount	1982 Percent to Total	1981 Amount	1981 Percent to Total	1980 Amount	1980 Percent to Total	Ref. No.
		$	%	$	%	$	%	$	%	$	%	$	%	
	Assets													
1	Mortgages	29,997,467	63.08	26,986,718	62.82	25,314,298	64.67	23,198,503	65.78	24,456,431	69.68	23,510,263	74.18	1
2	Collateral and Commercial Loans	4,521,270	9.51	2,018,460	4.70	2,184,996	5.58	1,392,244	3.95	1,408,149	4.01	1,025,209	3.23	2
3	Bonds	3,339,498	7.02	4,268,765	9.93	4,033,276	10.30	3,323,229	9.42	2,904,493	8.27	2,122,150	6.70	3
4	Stocks	2,284,422	4.80	1,917,623	4.46	1,451,284	3.71	1,004,849	2.85	986,535	2.81	838,523	2.65	4
5	Cash, Treasury Bills and Bank Term Deposits	4,861,356	10.22	4,332,868	10.08	3,761,754	9.61	3,754,272	10.64	3,084,823	8.79	2,492,777	7.87	5
6	Accrued Income and Other Assets	2,552,531	5.37	3,443,364	8.01	2,399,230	6.13	2,594,875	7.36	2,259,224	6.44	1,702,590	5.37	6
	Total Assets	**47,556,544**	**100.00**	**42,967,798**	**100.00**	**39,144,838**	**100.00**	**35,267,972**	**100.00**	**35,099,655**	**100.00**	**31,691,512**	**100.00**	
	Liabilities													
7	Demand Deposits and Certificates	10,432,475	21.94	9,836,367	22.88	9,608,304	24.55	8,821,207	25.01	7,861,866	22.46	7,649,352	24.14	7
8	Term Deposits and Certificates	33,930,765	71.35	30,566,285	71.14	27,087,225	69.20	24,354,499	69.06	24,980,829	71.17	22,471,799	70.91	8
9	Due to Company Funds	280,983	0.59	128,459	0.30	195,311	0.50	141,177	0.40	104,615	0.30	131,483	0.41	9
10	Accrued Interest	1,795,843	3.77	1,750,999	4.08	1,626,863	4.15	1,589,821	4.51	1,406,657	4.01	1,102,211	3.48	10
11	Other Liabilities	1,116,478	2.35	685,688	1.60	627,135	1.60	361,268	1.02	725,688	2.06	336,667	1.06	11
	Total Liabilities	**47,556,544**	**100.00**	**42,967,798**	**100.00**	**39,144,838**	**100.00**	**35,267,972**	**100.00**	**35,099,655**	**100.00**	**31,691,512**	**100.00**	
	Estates, Trusts and Agency Funds	**158,049,019**	**—**	**133,868,485**	**—**	**111,832,489**	**—**	**89,354,183**	**—**	**65,929,391**	**—**	**60,732,001**	**—**	

Company Funds

Ref. No.	Assets and Liabilities	1985 Amount	1985 Percent to Total	1984 Amount	1984 Percent to Total	1983 Amount	1983 Percent to Total	1982 Amount	1982 Percent to Total	1981 Amount	1981 Percent to Total	1980 Amount	1980 Percent to Total	Ref. No.
	Assets	$	%	$	%	$	%	$	%	$	%	$	%	
1	Mortgages	104,419	3.49	91,830	3.29	58,345	2.40	70,580	3.33	80,090	3.79	48,248	2.60	1
2	Collateral and Commercial Loans	20,683	0.69	15,693	0.56	17,414	0.72	7,989	0.38	12,869	0.61	10,486	0.56	2
3	Bonds	147,754	4.94	214,953	7.70	141,342	5.81	182,701	8.61	251,544	11.91	237,288	12.76	3
4	Stocks	1,164,185	38.89	1,153,132	41.29	826,021	33.96	685,751	32.33	672,474	31.83	640,087	34.43	4
5	Cash, Treasury Bills and Bank Term Deposits	310,370	10.37	201,909	7.23	413,228	16.99	390,659	18.42	264,403	12.52	243,195	13.08	5
6	Accrued Income and Other Assets	1,245,732	41.62	1,115,315	39.93	975,946	40.12	783,720	36.94	831,021	39.34	679,872	36.57	6
	Total Assets	**2,993,143**	**100.00**	**2,792,832**	**100.00**	**2,432,296**	**100.00**	**2,121,400**	**100.00**	**2,112,401**	**100.00**	**1,859,176**	**100.00**	
	Liabilities													
7	Subordinated Notes	168,464	5.63	133,433	4.78	26,837	1.10	95,316	4.49	76,021	3.60	78,901	4.24	7
8	Other Liabilities	864,287	28.88	817,895	29.29	715,832	29.43	542,625	25.58	580,678	27.49	436,837	23.50	8
	Total Liabilities	**1,032,751**	**34.51**	**951,328**	**34.06**	**742,669**	**30.53**	**637,941**	**30.07**	**656,699**	**31.09**	**515,738**	**27.74**	
	Shareholders' Equity													
9	Capital Stock	1,021,045	34.11	994,041	35.59	808,621	33.25	808,655	38.12	855,453	40.50	724,181	38.95	9
10	General Reserves	385,007	12.86	392,670	14.06	342,797	14.09	315,568	14.88	256,170	12.13	221,533	11.92	10
11	Investment Reserves	160,647	5.37	159,536	5.71	2,079	0.09	1,355	0.06	24,893	1.18	39,633	2.13	11
12	Retained Earnings	393,693	13.15	295,257	10.57	536,130	22.04	357,881	16.87	319,186	15.11	358,091	19.26	12
	Total Shareholders' Equity	**1,960,392**	**65.49**	**1,841,504**	**65.94**	**1,689,627**	**69.47**	**1,483,459**	**69.93**	**1,455,702**	**68.91**	**1,343,438**	**72.26**	
	Total Liabilities and Shareholders' Equity	**2,993,143**	**100.00**	**2,792,832**	**100.00**	**2,432,296**	**100.00**	**2,121,400**	**100.00**	**2,112,401**	**100.00**	**1,859,176**	**100.00**	

Comparative Summary of Income and Expenditures of Loan and Trust Corporations

Ref. No.		1985			1984			1983			Ref. No.
		Loan Corporations	Trust Companies	Totals	Loan Corporations	Trust Companies	Totals	Loan Corporations	Trust Companies	Totals	
	Income	$	$	$	$	$	$	$	$	$	
1	Investment Income Earned	6,488,069	5,377,751	11,865,820	5,671,688	4,737,331	10,409,019	4,808,307	4,624,969	9,433,576	1
2	Gains on Investments	1,713	51,011	52,724	41,347	103,707	145,054	14,207	92,389	106,596	2
3	Agency Fees and Commissions Earned	—	642,433	642,433	—	693,223	693,223	—	733,787	733,787	3
4	Other Revenue	78,338	133,861	212,199	69,138	109,804	178,942	78,440	131,993	210,433	4
	Total Income	**6,568,120**	**6,205,056**	**12,773,176**	**5,782,173**	**5,644,065**	**11,426,238**	**4,901,254**	**5,583,138**	**10,484,392**	
	Expenditures										
5	Interest Incurred	5,439,680	4,522,191	9,961,871	4,960,093	4,013,956	8,974,049	4,109,219	3,840,281	7,949,500	5
6	Losses on Investments	22,199	42,972	65,171	44,477	148,051	192,528	44,689	150,534	195,223	6
7	Depreciation	10,221	46,829	57,050	8,780	35,651	44,431	6,624	33,109	39,733	7
8	Other Expenses	644,803	1,276,668	1,921,471	533,766	1,225,916	1,759,682	441,590	1,290,242	1,731,832	8
9	Provision for Income Taxes	95,794	25,059	120,853	11,884	26,310	38,194	64,148	59,853	124,001	9
10	Profit (Loss)	355,423	291,337	646,760	223,173	194,181	417,354	234,984	209,119	444,103	10
	Total Expenditures	**6,568,120**	**6,205,056**	**12,773,176**	**5,782,173**	**5,644,065**	**11,426,238**	**4,901,254**	**5,583,138**	**10,484,392**	

Average Rates of Interest and Dividends Earned, Interest Incurred and Average Dividends Paid by Loan and Trust Corporations

FOR THE YEAR 1985

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average Rate Earned on:	%	%	%
Mortgages	12.11	8.50	12.36
Bonds and Debentures	8.81	11.86	8.75
Stocks	7.58	8.03	7.61
Average Rate Paid on:			
Deposits and Debentures or G.I.C.'s	11.55	—	10.67
% of Dividends Paid on Shareholders' Equity	7.66	11.59	—

FOR THE YEAR 1984

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average Rate Earned on:	%	%	%
Mortgages	12.39	12.00	12.55
Bonds and Debentures	8.44	9.42	7.54
Stocks	7.11	7.01	6.75
Average Rate Paid on:			
Deposits and Debentures or G.I.C.'s	11.28	—	10.34
% of Dividends Paid on Shareholders' Equity	7.28	8.24	—

FOR THE YEAR 1983

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average Rate Earned on:	%	%	%
Mortgages	13.51	14.32	12.95
Bonds and Debentures	9.34	13.27	9.44
Stocks	6.76	8.63	7.44
Average Rate Paid on:			
Deposits and Debentures or G.I.C.'s	12.75	—	10.99
% of Dividends Paid on Shareholders' Equity	5.04	7.18	—

FOR THE YEAR 1982

	Loan Corporations	Trust Companies	
		Company Funds	Cuaranteed Funds
Average Rate Earned on:	%	%	%
Mortgages	14.28	14.50	13.02
Bonds and Debentures	10.78	14.60	11.02
Stocks	8.61	8.15	8.52
Average Rate Paid on:			
Deposits and Debentures or G.I.C.'s	13.77	—	12.17
% of Dividends Paid on Shareholders' Equity	4.96	6.53	—

FOR THE YEAR 1981

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average Rate Earned on:	%	%	%
Mortgages	13.89	14.52	12.64
Bonds and Debentures	15.17	13.19	13.04
Stocks	8.55	9.01	9.57
Average Rate Paid on:			
Deposits and Debentures or G.I.C.'s	13.83	—	12.30
% of Dividends Paid on Shareholders' Equity	8.33	5.49	—

FOR THE YEAR 1980

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average Rate Earned on:	%	%	%
Mortgages	11.00	10.59	11.08
Bonds and Debentures	10.32	10.08	10.73
Stocks	9.75	8.20	8.05
Average Rate Paid on:			
Deposits and Debentures or G.I.C.'s	10.55	—	10.64
% of Dividends Paid on Shareholders' Equity	7.38	9.13	—

Statements of Deposits and Securities on hand and available for depositors, filed by Loan and Trust corporations 1985

Pursuant to Section 195(1) or 194(2) of The Loan and Trust Corporations Act.

Sec. 195 — (1) Every loan corporation shall make a quarterly return in the form prescribed by the Registrar showing the amount of cash and securities required to be maintained under section 108 and the amount of deposits and of obligations of the corporation payable in less than 100 days as such amounts exist on the last days of March, June, September and December in each year, and the return shall be filed with the Registrar not later than one month after the expiration of the quarter to which it relates.

Sec. 194 — (2) Every trust company shall prepare a statement in the form prescribed by the Registrar as at the last day of March, June, September and December in each year showing the amount of cash and securities required to be maintained under section 121 and the amount of deposits and of funds received for guaranteed investment coming due in less than 100 days.

Cash and Securities Available for Liquidity Purposes

as of December 31, 1985

Ref. No.	
	A. Provincial (Ontario) Corporations
1	The Canborough Corporation
2	Home Savings & Loan Corporation
3	Landmark Savings and Loan Association
4	The Municipal Savings & Loan Corporation
5	Nipissing Mortgage Corporation
6	Shoppers Mortgage and Loan Corporation
	Subtotals A
	B. Other Corporations
7	Bank of America Canada Mortgage Corporation
8	Bank of Montreal Mortgage Corporation
9	Canada Permanent Mortgage Corporation
10	Canada Trustco Mortgage Company
11	Central and Eastern Mortgage Corporation
12	CIBC Mortgage Corporation
13	Citibank Canada Mortgage Corporation
14	Continental Bank Mortgage Corporation
15	Credit Foncier
16	First City Mortgage Company
17	Guardcor Loan Company
18	National Bank of Greece (Canada) Mortgage Corporation
19	National Bank Mortgage Corporation
20	Nova Scotia Savings & Loan Company
21	Royal Bank Mortgage Corporation
22	The Royal Trust Company Mortgage Corporation
23	Royal Trustco Mortgage Company
24	Scotia Mortgage Corporation
25	Standard Loan Company
26	TD Mortgage Corporation
27	Victoria and Grey Mortgage Corporation
	Subtotals B
	Totals 1985
	Mortgage Investment Companies
28	CCB Mortgage Investment Corporation
29	Fedco Mortgage Investment Company
30	Morguard Mortgage Investment Company of Canada
31	Security Home Mortgage Investment Corporation
32	Seel Mortgage Investment Corporation
	Totals 1985

1	2	3	4	5	6	7	8	9	10	
Total Demand Deposits and Obligations Repayable in less than 100 days	Cash and Gov't of Canada Securities Maturing in 3 yrs. or less and Bank Lines of Credit	2 as a % of 1	Gov't of Canada Securities Maturing in 3 to 10 years	Other Approved Securities	Total	6 as a % of 1	Percentage of Securities to Deposits- Sept. 30/85	Percentage of Securities to Deposits- June 30/85	Percentage of Securities to Deposits- March 31/85	Ref. No.
$	$	%	$	$	$	%	%	%	%	
42,293	45,264	107.0	—	—	45,264	107.0	107.0	1.8	1.6	1
7,568	3,336	44.1	—	—	3,336	44.1	27.7	31.0	40.3	2
9,022	2,583	28.6	—	3,197	5,780	64.1	79.8	90.8	52.4	3
166,123	42,881	25.8	1,637	4,352	48,870	29.4	34.3	34.4	38.3	4
121	43	35.5	—	15	58	47.9	20.6	15.0	9.7	5
10,559	5,442	51.5	—	300	5,742	54.4	49.9	54.7	60.3	6
235,686	**99,549**	**42.2**	**1,637**	**7,864**	**109,050**	**46.3**	**30.4**	**31.2**	**33.0**	
130,499	32,875	25.2	—	—	32,875	25.2	20.1	26.4	27.0	7
1,666,053	337,080	20.2	—	—	337,080	20.2	20.8	20.6	22.7	8
1,465,112	459,654	31.4	20,546	74,311	554,511	37.8	39.5	43.2	41.1	9
5,604,300	1,150,161	20.5	105,664	413,331	1,669,156	29.8	36.1	44.6	40.5	10
7,820	32,563	416.4	—	—	32,563	416.4	205.7	300.7	307.9	11
2,051,805	1,609,715	78.5	2,894	48,363	1,660,972	81.0	20.0	20.0	20.0	12
22,623	27,325	120.8	—	—	27,325	120.8	124.2	383.4	689.0	13
19,859	315,223	1,587.3	59,281	—	374,504	1,885.8	2,618.8	1,799.3	352.6	14
431,934	154,009	35.7	—	33,548	187,557	43.4	34.5	40.1	37.8	15
10,695	11,801	110.3	50	573	12,424	116.2	27.7	106.8	91.0	16
9,539	7,198	75.5	—	956	8,154	85.5	133.9	—	—	17
—	14	—	—	—	14	—	—	—	—	18
339,556	98,261	28.9	30,835	9,425	138,521	40.8	20.6	55.9	21.3	19
106,869	46,780	43.8	7,013	2,139	55,932	52.3	21.1	23.2	33.3	20
1,134,806	565,576	49.8	—	—	565,576	49.8	35.9	36.0	34.9	21
80,010	10,940	13.7	20,622	11	31,573	39.5	51.3	42.8	61.2	22
—	273	—	—	—	273	—	—	—	—	23
2,334,424	488,584	20.9	—	—	488,584	20.9	24.8	26.1	26.6	24
18,913	18,988	100.4	—	—	18,988	100.4	78.8	77.7	94.4	25
2,641,113	522,364	19.8	57,500	—	579,864	22.0	20.4	20.1	23.7	26
15,853	2,654	16.7	7,354	75	10,083	63.6	69.7	85.0	69.8	27
18,091,783	**5,092,038**	**32.6**	**311,759**	**582,732**	**6,786,529**	**37.5**	**32.0**	**35.4**	**32.9**	
18,327,469	**5,991,587**	**32.7**	**313,396**	**590,596**	**6,895,579**	**37.6**	**31.6**	**34.9**	**32.5**	

1	2	3	
Mortgage Commitments and Debts Maturing Within 12 Months	Cash, Bank Credit, Mortgages and Investments Maturing Within 12 Months	2 as a % of 1	
$	$	%	
23,419	41,019	175.2	28
432	1,824	422.2	29
180,161	239,854	133.1	30
1,320	1,517	114.9	31
8,054	15,143	188.0	32
213,386	**299,357**	**140.3**	

Cash and Securities Available for Liquidity Purposes

as of December 31, 1985		1	2	3	4	5	6	7	8	9	10	
Ref. No.		Total Demand Deposits and Obligations Repayable in less than 100 days	Cash & Gov't of Canada Securities Maturing in 3 yrs. or less and Bank Lines of Credit	2 as a % of 1	Gov't of Canada Securities Maturing in 3 to 10 yrs.	Other Approved Securities	Total	6 as a % of 1	Percentage of Securities to Deposits - Sept. 30/85	Percentage of Securities to Deposits - June 30/85	Percentage of Securities to Deposits - March 31/85	Ref. No.
	A. Provincial (Ontario) Corporations	$	$	%	$	$	$	%	%	%	%	
1	Cabot Trust Company	38,325	10,060	26.2	—	3,202	13,262	34.6	46.3	55.4	53.3	1
2	Community Trust Company Ltd.	22,722	4,751	20.9	—	—	4,751	20.9	24.0	41.8	33.5	2
3	Counsel Trust Company	76,958	17,443	22.7	—	1,451	18,894	24.6	28.7	37.2	49.3	3
4	District Trust Company	5,907	—	—	—	—	—	—	—	—	6.9	4
5	The Dominion Trust Company	12,342	10,099	81.8	182	514	10,795	87.5	72.6	94.8	87.9	5
6	The Effort Trust Company	13,337	6,406	48.0	—	333	6,739	50.5	32.2	69.7	—	6
7	Executive Trust Company	49	460	938.8	—	—	460	938.8	70.9	41.6	121.7	7
8	Family Trust Corporation	4,572	2,584	56.5	—	—	2,584	56.5	22.6	22.8	24.7	8
9	Financial Trust Company	179,106	88,210	49.3	1,425	35,445	125,080	69.8	23.9	28.2	26.3	9
10	Huronia Trust Company	22,776	3,377	14.8	50	1,437	4,864	21.4	21.1	21.0	24.4	10
11	London Trust & Savings Corporation	—	3,036	—	—	—	3,036	—	—	—	—	11
12	Monarch Trust Company	44,321	11,715	26.4	—	—	11,715	26.4	23.4	16.9	22.2	12
13	The Municipal Trust Company	17,625	4,340	24.6	—	149	4,489	25.5	29.4	57.3	43.3	13
14	National Trust Company	2,948,947	1,005,647	34.1	30,351	284,934	1,320,932	44.8	40.1	46.9	34.2	14
15	Security Trust Company	3,567	1,353	37.9	—	700	2,053	57.6	64.7	164.6	18.0	15
16	Vanguard Trust of Canada Limited	98,096	39,750	40.5	—	462	40,212	41.0	24.2	35.8	27.1	16
	Subtotals A	**3,488,650**	**1,209,231**	**34.7**	**32,008**	**328,627**	**1,569,866**	**45.0**	**38.2**	**45.2**	**33.9**	

Ref. No.		1 Total Demand Deposits and Obligations Repayable in less than 100 days	2 Cash & Gov't of Canada Securities Maturing in 3 yrs. or less and Bank Lines of Credit	3 2 as a % of 1	4 Gov't of Canada Securities Maturing in 3 to 10 yrs.	5 Other Approved Securities	6 Total	7 6 as a % of 1	8 Percentage of Securities to Deposits - Sept. 30/85	9 Percentage of Securities to Deposits - June 30/85	10 Percentage of Securities to Deposits - March 31/85	Ref. No.
	B. Other Corporations	$	$	%	$	$	$	%	%	%	%	
17	The Bankers' Trust Company	—	735	—	—	367	1,102	—	—	—	—	17
18	Bayshore Trust Company	24,470	18,928	77.4	—	—	18,928	77.4	63.9	31.4	67.4	18
19	Canada Permanent Trust Company	1,755,520	393,379	22.4	—	81,014	474,393	27.0	29.7	29.0	32.4	19
20	The Canada Trust Company	1,482,427	548,199	37.0	4,047	9,104	561,350	37.9	35.0	30.2	20.1	20
21	Central Trust Company	1,046,805	367,918	35.1	10,620	369,706	748,244	71.5	64.7	75.9	73.6	21
22	Co-operative Trust Company of Canada	110,526	21,150	19.1	273	32,631	54,054	48.9	98.2	92.3	82.4	22
23	Colonet Trust Company	30,307	16,431	54.2	7,771	2,396	26,598	87.8	122.2	126.6	218.5	23
24	Credit Foncier Trust Company	250,404	75,637	30.2	4,681	44,878	125,196	50.0	70.7	76.5	60.8	24
25	Eaton Trust Company	167,885	28,716	17.1	915	20,458	50,089	29.8	33.8	35.3	35.8	25
26	The Equitable Trust Company	8,406	2,820	33.5	—	—	2,820	33.5	26.5	38.2	20.1	26
27	The Fidelity Trust Company	39,691	180	0.5	—	20	200	0.5	1.1	—	0.7	27
28	First City Trust Company	723,943	327,171	45.2	—	3,051	330,222	45.6	44.5	51.3	51.5	28
29	General Trust of Canada	682,188	127,853	18.7	15,993	123,889	267,735	39.2	41.8	57.4	43.4	29
30	General Trust Inc.	—	759	—	—	—	759	—	—	—	—	30
31	Guaranty Trust Company of Canada	1,309,454	352,808	26.9	7,294	158,442	518,544	39.6	35.9	33.2	26.8	31
32	Guardian Trust Company	125,289	42,907	34.2	—	—	42,907	34.2	32.6	34.8	41.5	32
33	Household Trust Company	81,021	41,381	51.1	—	—	41,381	51.1	63.9	39.5	40.3	33
34	Income Trust Company	29,622	7,686	25.9	81	12,953	20,720	69.9	63.2	50.1	59.1	34
35	Inland Trust and Savings Corporation Limited	21,098	7,459	35.4	25	918	8,402	39.8	46.7	45.1	25.7	35
36	The International Trust Company	20,503	12,717	62.0	269	4,993	17,979	87.7	83.5	103.4	80.5	36
37	Investors Group Trust Co. Ltd.	116,607	55,187	47.3	4,032	291	59,510	51.0	74.1	76.4	77.5	37
38	Marcil Trust Company	—	675	—	—	—	675	—	—	1,037.8	635.4	38
39	The Merchant Trust Company	129	841	651.9	—	500	1,341	1,039.5	15.6	—	—	39
40	Montreal Trust Company	425,716	117,205	27.5	900	54,416	172,521	40.5	31.7	27.3	20.9	40
41	Montreal Trust Company of Canada	759,898	129,360	17.0	—	109,450	238,810	31.4	28.0	34.5	33.8	41
42	Morgan Trust Company of Canada	46,181	27,521	59.6	—	5,100	32,621	70.6	52.0	21.6	43.0	42
43	Morguard Trust Company	17,832	3,679	20.6	—	—	3,679	20.6	24.6	27.1	27.9	43
44	The Mutual Trust Company	10,609	2,519	23.7	538	4,435	7,492	70.6	28.6	75.6	73.2	44
45	Nova Scotia Savings & Trust Company	4,845	7,220	149.0	5,025	1,843	14,088	290.8	191.1	256.1	218.7	45
46	The Premier Trust Company	31,048	9,195	29.6	—	—	9,195	29.6	22.2	43.3	38.6	46
47	Quebec Trust	362,193	77,762	21.5	885	49,037	127,684	35.3	28.4	20.2	25.1	47
48	The Regional Trust Company	17,781	13,643	76.7	—	1,505	15,148	85.2	48.8	42.8	19.9	48
49	The Royal Trust Company	887,567	192,467	21.7	—	230,224	422,691	47.6	60.3	74.9	60.5	49
50	Royal Trust Corporation of Canada	3,037,330	245,947	8.1	42,403	424,819	713,169	23.5	23.4	20.7	30.4	50
51	Savings and Investment Trust	116,608	73,090	62.7	575	25,559	99,224	85.1	74.5	87.6	102.5	51
52	Standard Trust Company	296,215	213,956	72.2	110	14,545	228,611	77.2	73.3	75.1	72.6	52
53	Sterling Trust Corporation	253,505	50,845	20.1	10,141	86,098	147,084	58.0	56.6	64.2	87.6	53
54	Wellington Trust Company	7,671	12,035	156.9	1,201	1,244	14,480	188.8	172.6	215.2	170.0	54
	Subtotals B	**14,301,294**	**3,627,981**	**25.4**	**117,779**	**1,873,886**	**5,619,646**	**39.3**	**39.4**	**41.0**	**40.5**	
	Totals 1985	**17,789,944**	**4,837,212**	**27.2**	**149,787**	**2,202,513**	**7,189,512**	**40.4**	**38.8**	**43.1**	**37.2**	